THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded by Benj. Franklin

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The Editor's Column

THE SATURDAY EVENING POST

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British Army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

A Senator of the Sixties

There is nothing evasive about Senator William M. Stewart's reminiscences. Living a stirring life that included the rough Western mining camps of the early fifties and the, occasionally, rougher life of the U. S. Senate, he has set down, without malice, but with refreshing frankness, his recollections of the last fifty years' history and the men who made it. These reminiscences will be published in four papers, the first one to appear in next week's issue, and include criticism and appreciation—always pertinent—of Lincoln, Grant, Andrew Johnson, Chief Justice Chase, Charles Sumner, Mark Twain, Horace Greeley, Admiral Farragut, General Sheridan, and a score of others.

Colds and How to Catch Them

If our readers will stop sneezing long enough to read an article by Dr. Woods Hutchinson in next week's issue they will save themselves some discomfort and a few doctor's bills. To revel in colds, advises Dr. Hutchinson, you have only to observe these few simple rules:

Keep your windows shut.
Avoid drafts as if they were a pestilence.
Take no exercise between meals.
Bathe seldom, and in warm water.
Wear heavy flannels—also chest-protectors, abdominal bandages and electric insoles.
Never go out-of-doors when it's windy, or rainy, or wet underfoot, or cold, or hot, or looks as if it were going to be any of these.
Be just as intimate and affectionate as possible with every one you know who has a cold. Don't neglect them on any account.

A Live-Wire Story

"A traction line," mused Get-Rich-Quick Wallingford. "I'm a shine for overlooking that bet so long; but, when we get through this voyage of joy, just watch my trolleys buzz. I'm coming back here and jar loose all the money that's not too much crusted to jingle." Which he does. And, to his bewilderment, Get-Rich-Quick Wallingford finds that the biggest deal he ever pulled off is legitimate, after all. **A Traction Transaction,** by George Randolph Chester, appears next week.

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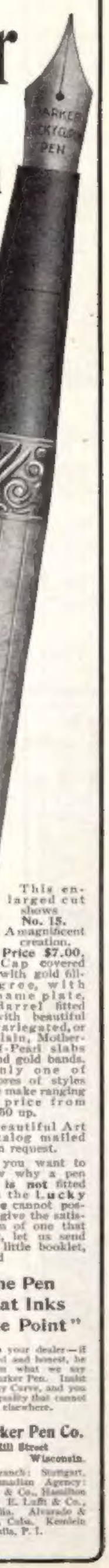

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The Standard Oil Company

DECORATION BY GUERNSEY MOORE

Some More Facts and Figures

By Herbert S. Hadley

Attorney-General of Missouri

A RECENT article by Mr. John D. Archbold, vice-president of the Standard Oil Company of New Jersey, announces that the "Standard Oil Company or organization" has decided to abandon its policy of silence. This is important if true. But a careful reading of Mr. Archbold's article shows that if the company has decided to abandon a policy of silence, it has not decided to abandon its time-honored policy of non-disclosure of facts. This is manifest from the fact that Mr. Archbold's article consists of general denials and pleas of confession and avoidance of charges of wrongdoing which have been proven time and time again against the Standard Oil Trust by abundant testimony. And when it is considered that Mr. Archbold is generally regarded as one of the most fair-minded of all those somewhat remarkable men who have established and created this great and powerful commercial enterprise, it is evident that the public must continue to look to sources other than the officials of the Standard Oil Trust for any voluntary disclosures as to the plan of its organization or its business methods.

Railroad Rebates Not Explained Away

IT WAS entirely unnecessary for Mr. Archbold to urge upon his readers that the Standard Oil Trust is a powerful and successful commercial organization, or that it has adopted many useful and important economies in the conduct of its extensive and diversified business. But his denial of the often repeated charge that the business success of the Standard Oil Trust has been largely contributed to by unlawful special favors from railroad companies can hardly be accepted as conclusive, contradicted as it is by testimony in numerous cases and investigations. And when the amount and frequency of these special privileges which have been conclusively proven to exist are considered, the statement is clearly justified that the ability of the Standard Oil Trust to defeat competition and achieve its remarkable success has been due to illegal privileges from railroad companies more than to any other one cause. It has been proven that during the early period of its existence it had contracts with railroad companies by which it secured a rebate of from ten to sixty-eight per cent. on the published tariffs of the roads on all oil that it shipped. This would have been an advantage over competitors which would have satisfied the avarice of most people. But not so with the geniuses of the Standard Oil Trust. They demanded and received the same amount as a rebate upon the shipments of their competitors, who were compelled to pay the full tariff rate by the railroads.

Thus, the Standard Oil Trust had a cunningly-devised scheme by which it would profit through the business done by its competitors. If the oil dealers in competition with the Standard Oil Trust persisted in their effort to continue this unequal contest, then every additional gallon of oil that they shipped increased the revenues of the Standard Oil Trust doubtless more than it did those of the independent dealers.

The facts upon which the $29,000,000 fine imposed by Judge Landis was based are still so clear in the mind of the public that it is difficult to understand why Mr. Archbold should persist in the denial of a fact which no longer seems to be open to controversy. In that case it was shown by the Government that the Standard Oil Trust enjoyed a rate of 6 cents from Whiting to East St. Louis, while the published tariffs were 18 cents a hundred.

Some Recent Discriminations in Rates

ANOTHER instance which illustrates the manner and extent to which the Standard Oil Trust has used the railroads in its efforts to crush out competition and secure the benefit of monopoly, is shown by an incident in connection with the development of the Kansas and Oklahoma oil fields. During the period of the development of those oil fields, and during the process of the construction of the pipe-line of the Standard Oil Trust from the Kansas and Oklahoma oil fields to the Sugar Creek refinery near Kansas City, Missouri, the railroads carried oil at 10 cents a hundred. At least this was the rate according to the open tariff, although it was claimed by the independents that the Standard Oil Trust enjoyed a rebate even on that. But, at all events, when the Standard Oil Trust completed its pipe-line from those oil fields to Sugar Creek refinery, all of the railroads that could carry oil from those fields to the Kansas City market forthwith raised their rates to 17 cents a hundred.

In a hearing held within the course of the last two years before the Board of Railroad Commissioners of the State of Missouri, on the complaint of independent oil dealers, it was shown that the Missouri Pacific Railway Company had established a rate upon oil of 17 cents a hundred from Kansas City to St. Louis, and 22 cents a hundred from St. Louis to Kansas City. The explanation of this unjustifiable discrimination was that the Standard Oil Trust had a refinery at Kansas City from which it shipped oil to St. Louis, while the independent oil dealers at Kansas City received their oil from independent refineries which shipped from St. Louis to Kansas City. Thus it cost the independent oil dealers 5 cents a hundred more to get their oil from St. Louis to Kansas City than it cost the Standard Oil Trust to send its oil from Kansas City to St. Louis. And while the Standard Oil Trust was shipping its oil from Whiting to East St. Louis, a distance of 281 miles, at the rate of 6 cents a hundred, the independent refineries in the Kansas and Oklahoma oil fields were compelled to pay 17 cents a hundred to ship their oil less than 100 miles to commercial centres in the State of Missouri. Such instances

could be multiplied indefinitely. They are simply a fair example of conditions that have existed throughout the United States. And in the face of such facts it would seem useless to deny that such unlawful special privileges from railroad companies have been one of the largely contributing causes of the success and monopoly of the Standard Oil Trust.

As a Producer of Crude Petroleum

WHEN it comes to giving figures showing the magnitude and extent of the Standard Oil business; the number of ships necessary to carry its products to the markets of the world; its miles of pipe-line to carry the crude oil from the oil fields to the refineries; the number of gallons sold at home and abroad, Mr. Archbold is manifestly dealing with agreeable subjects of discussion, and his statements can doubtless be accepted as substantially correct. But when we come to consider the significance and importance of these figures in their proper relations and comparisons, there is to be found therein further corroboration of the charge of oppression and injustice in the operations of the Standard Oil Trust. Mr. Archbold, at one place in his article, states: "The company owns and controls about one-sixth of the United States' production, and thus derives all producing profit from that quantity." In another place he states: "For many years the company had no direct interest in production, and to-day it only owns or controls a moderate fraction thereof." In his testimony given in the City of New York in the case of the State of Missouri against the Standard Oil Company of Indiana, Mr. Archbold testified that the Standard Oil Trust owned about one-seventh of the sources of production of the raw material or crude petroleum. Whichever one of these statements may be true, it is clearly evident that the Standard Oil Trust has owned as small a portion of the supply of the crude petroleum as possible. This is due to the fact that it has by reason of its pipe-line monopoly been able to control the price of the raw material as well as of the refined product. It was, therefore, more profitable for it to be a purchaser rather than a producer of crude petroleum; for, after it had by high prices encouraged individuals to dig and develop oil wells, it could, by reducing the price, regulate not only the profits of the producer, but also the amount of production.

The experiences of the producers of the Kansas and Oklahoma oil fields appear in the testimony in the case of State of Missouri against the Standard Oil Company of Indiana, and furnish a striking illustration of the policy of the company in this regard. In 1900 there was produced in the Kansas and Oklahoma oil fields, crude petroleum to the amount of 81,000 barrels, for which the Standard Oil Company paid from $1.16 to $1.20 a barrel, and continued to pay approximately this price until the year 1905, at which time the production had increased to 12,000,000 barrels. Then, in the course of a few months, the price was rapidly reduced, and by the end of the year the company was paying only from 26 to 40 cents a barrel, although in the mean time it had constructed its pipe-line from those oil fields to its Sugar Creek refinery, which relieved it of, at least, some of the expense of transportation.

Capitalization and Profits

MR. ARCHBOLD contends that the Standard Oil Trust could have escaped much of the prejudice against it if it had made its capitalization larger so that its percentage of profits or dividends would have been smaller. This may, in part, be true, but that its profits have been truly enormous on any capitalization cannot be denied. It was shown by the testimony of expert oil men in the Missouri litigation, which testimony was not contradicted, that the Standard Oil Trust makes from five to seven cents profit on every gallon of oil that it sells in the State of Missouri, and it is reasonable to assume that its profits in Missouri are a fair average for the entire country. And when it is considered that, according to Mr. Archbold's statement, the company sold about 490,000,000 gallons of refined oil abroad in 1905, which, according to his statement, was about one-half of its entire production, the amount of its profits is almost beyond the comprehension of those ordinary persons who are accustomed to calculate values by the ordinary method of dollars and cents. And when to this immense profit is added the profit on by-products, it is evident that no business enterprise that was subject to competition ever did or ever will compare with the Standard Oil Trust in the magnitude of its returns.

Mr. Archbold states that he is in favor of a national law for the incorporation of corporations engaged in interstate commerce, and that, "amid a medley of conflicting interpretations," the "company is persistently accused of seeking to evade the laws when it is actually studying how to conform to them." This is a very general statement. And from the number of cases successfully prosecuted by different States against the Standard Oil Trust, on the charge that it has disobeyed State laws, it would seem that the company had not been highly successful in its studied efforts "to conform to them." If, however, Mr. Archbold means that, on account of laws in different States limiting the amount of capitalization of corporations doing business therein, it has been necessary for the company to have different corporations of limited capital in different States, the statement would have been sufficiently concrete and specific to be understood.

"Pirate" or "Bogus" Companies

BUT the fact that it has been necessary for the Standard Oil Trust to have different corporations as agencies through which it did business has not justified its policy of maintaining pirate or bogus companies which, while pretending to be competitors of the Standard Oil Trust, were in reality owned by it. Thus, in the Central West, the Standard Oil Trust maintained the Republic Oil Company, which pretended to be a competitor of the Standard Oil interests, but in reality preyed upon the business of independent oil companies. This company took over the property and continued the business of the former well-known firm of independent oil dealers of Schofield, Shurmer and Teagle, of Cleveland, Ohio. The incorporators of the Republic Oil Company were inconspicuous employees of different Standard Oil companies, and one of the incorporators testified that at the direction of one of the leading officials of the Standard Oil Trust he signed a fictitious name and address to the articles of incorporation, in order that it might not become known that the Republic Oil Company was a Standard Oil interest. This company was abandoned, and its business turned over to the Standard Oil Company of Indiana, when it was disclosed in the Missouri litigation that it was not an independent company. According to the testimony of Mr. C. L. Nichols, its president, it was abandoned because, upon the disclosure of its ownership, it could no longer carry on a successful business, and it had already accomplished its purpose. It is certainly a sad commentary upon any business that it has to be abandoned when its ownership becomes known.

Likewise, in other parts of the country other companies have been maintained under different names which have pretended to be competitors of the Standard Oil Trust, while in reality they were not. Has this policy of concealment, deception and unfair competition indicated any "studied effort" on the part of the Standard Oil Trust to conform to the laws of the various States? In ordinary affairs of life an individual who would resort to such methods of concealment and deception to further his own interests at the expense of others would be regarded as neither respectable nor honest.

The Standard and its Competitors

AND yet Mr. Archbold says, by way of confession and avoidance, that the Standard Oil Company has treated its competitors as well as its competitors have treated it. This amounts, in the langunge of the small boy, to saying, "You're another." But Mr. Archbold argues that the Standard Oil competition has been neither vindictive nor destructive of independent oil interests, as they have "not less than $100,000,000 of capital" invested in their business. While this amount also seems large to the ordinary citizen, yet it is to be remembered that the profits of the Standard Oil Trust in two years would more than equal the entire investment of the independent oil companies. The truth of the matter is that the only way the independent oil companies have been able to maintain an existence against the great power and oppressive methods of competition of the Standard Oil Company has been by reason of the large profits in the oil business at the prices maintained by the Standard Oil

Somebody Calls It Home

BY EDMUND VANCE COOKE

Country 'round is *rather* dull; town's a sort of match;
Landscape needed mendin', but the town's a blame poor patch.
"Ugly" is an ugly word, so I sha'n't call it such,
But just a look'll show that the town ain't very much.
Streets are only wagon-ruts, and sidewalks hit or miss,
Up a step for that one and down two jumps for this;
Just a string of straggly stores and houses sprawled about;
First thing every drummer asks is, "When's the next train *out?*"
"Cannon-ball" goes through here with a shudder at the sight;
Drops a mail-bag, maybe, as if pityin' our plight.
Last place you might ever call a pictcher or a po'm,
And yet some of us like the place; some of us call it home.

I've seen some bigger places, maybe better, maybe worse;
Seen some whoppin' residences, kept as careful as a hearse,
Just jam full of doors and windows, with a tower, p'rhaps, to boot;
Sort of crossed between a *ho*tel and some sort of institoot.
I suppose they had good fixin's on the inside, but I swear
I'd feel just as *homey* livin' in the Court House on the Square.

Not that I'm reflectin' any, for I ain't the kind that pokes
Ridicule at anybody. I believe that folks are folks.
And no doubt those big-house people are, as far as I can see,
Just as human in their feelin's and as good as you or me.
Why, there's human folks in Timbuctoo and human folks in Nome;
It mightn't suit me either place, but some one calls it home.

I suppose it's sort of foolish, but I bet I ain't alone
In the feelin' that I have for things that I can call my own.
Why, there's my place, it ain't so much to speak of, after all;
'Most any other house has got a window and a wall,
Some common things for comfort and some dearer things for looks,
A sprinklin' round of pictchers and a little row of books,
Some garden things a-growin', and a welcome home at night
From a little bunch of babies, dancin' when you come in sight;
It's all so sort of common that I couldn't make you see
If you didn't have the feelin' that keeps bubblin' up in me,
For, *I* tell *you*, there ain't a place beneath the big, blue dome
That pulls me like it does, because—oh, well, I call it home.

Company. And then it was shown by the testimony of experienced oil men and former employees of the Standard Oil Company, in the Missouri litigation, that it was a part of the business policy of the Standard Oil Company, in those territories where it did not maintain a pirate or bogus company, to permit an independent oil company to do from 15 to 20 per cent. of the business in order to make a show of competition, and to sell to what is known as "dissatisfied trade"—that is, trade which would not buy of the Standard Oil Company on account of prejudice against a trust or monopoly.

But let us examine the claim that competitors have treated the Standard Oil Company as badly as the Standard Oil Company has treated its competitors. Mr. Archbold confesses that commerce is something of a contest, and that the Standard Oil Trust is "a business organization and not a benevolent institution." He might have expressed the same thought in the more picturesque language of his distinguished associate, H. H. Rogers, who observed, during one of his moments of philosophical sententiousness, that "business is war, and war is all that General Sherman said of it." But to return to the original inquiry. Mr. Archbold offers no proof or corroboration in support of his statement that the competitive methods of the independent oil companies have been as vicious as those of the Standard Oil Company. It is unquestionably true that if one army uses dum-dum bullets and poisons wells, the opposing army is very likely to do the same thing. During the long and active career of the Standard Oil Trust competitors have charged against it nearly every crime in the calendar, from murder to petit larceny, and, in the conservative language of the lawyer, there is substantial evidence tending to establish the truth of many of these charges. But up to the present time the Standard Oil Company has not been able to offer any evidence, either in litigation or economic investigations, tending to show that its competitors have resorted to questionable methods or violations of the law in their efforts at competition.

Other Methods of Competition

IN ADDITION to the system of bogus or pirate companies heretofore referred to, which has been the established policy of the Standard Oil Trust for some years, it has been shown in testimony that the Standard Oil Company maintains a secret service or spy system by which it is able to know when, where and to whom the independent oil dealers sell every gallon of their oil. Mr. Archbold admits this to be true, and says that it is done for the sole purpose of enabling it to make an effort to increase business where less oil is being consumed than the population would seem to justify. That this information is used for such purpose may be true, but that it is used for the purposes of unfair competition is also true. The testimony in the case to which I have referred showed that the Standard Oil Trust secures information of shipments of oil from independent dealers before the oil has left its place of shipment; and with this information an agent is hurried to the place of destination with instructions to try to convince the purchaser that the oil is of inferior quality, or that the company selling it is irresponsible or a subsidiary interest of the Standard Oil Trust, or any other misrepresentation of fact is made which might induce the purchaser to countermand the order. If these efforts failed, the price of oil would be reduced by the Standard Oil Company in that community to such a low price that the oil purchased of the independent dealer could not be sold at a profit. When the exigencies of competition demanded it, oil was sold from the same tank under different names and for different prices. These were not the only methods resorted to by the Standard Oil Company to "crush out" competition.

One instance will serve as an illustration of many. L. C. Lohmann, one of the leading business men of Jefferson City, the capital of Missouri, tried to sell oil purchased of independent oil companies located in Ohio and West Virginia. When he ordered a shipment of oil, the price would be reduced in Jefferson City below the price at which he had been able to purchase it from the refinery before his shipment reached St. Louis. When he had finally sold out his supply of oil the price would then be raised so high in Jefferson City by the Standard Oil Company that he could buy its oil of retail dealers in St. Louis and elsewhere, ship it to Jefferson City, and sell it at a profit for a lower price than the Standard Oil Company's oil was being sold there. Finally, exasperated apparently by Mr. Lohmann's persistency, the Standard Oil Company induced the three railroads entering the State Capital to refuse to carry oil to Mr. Lohmann. And when Mr. Lohmann, in a suit with the Standard Oil Company, claimed that it was violating the anti-trust laws of the State, and subpœnaed its agent with his books and records, it was claimed that the books and records had been burned, and the case was settled.*

And this spy system, which Mr. Archbold so complacently justifies, is in itself degrading and corrupting. It was maintained largely through information furnished by employees of railroad companies who were paid for such services by The Standard Oil Company. Several times I declined to place employees of railroad companies, who

*The company with which these controversies occurred was the Waters-Pierce Oil Company, a subsidiary company of the Standard Oil Trust, owned and controlled by it.

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THE MAN IN THE CAGE

Some Things that Happen in the Day's Work of the Paying Teller

He Would Sit at His Desk, Dreamy-Eyed

By JOHN M. ANDERSON

THE money the paying teller in his wire cage handles is impersonal to him. It has a character, of course, but it is a distinct character. The silver dollar in the teller's tray differs from the silver dollar in his own pocket; by contrast, the dollar in his pocket is as big as a stove lid.

The ones, twos, fives, tens, twenties, fifties, one hundreds, five hundreds, one thousands, five thousands and ten thousands of currency bills—the gold and the silver that come, in the course of his daily duties, under his watchful care—are the materials of his trade. Items they are to be balanced upon and to be guarded with rigid exactness; but, while he is working with these materials, he seldom regards them from the viewpoint of their having a purchasing power.

Peculiarly enough, however, there is, at all times, within the paying teller's mind a subconscious stress in regard to the care of this money. It is with him in his waking moments, it follows him in his sleep. Did he lock the safe when he came away? Did he leave a tray of gold out? As it is with a railroad engineer or a train dispatcher, whose dreams are of haunted wrecks, so the paying teller will frequently in his sleep have a magnified nightmare that his cage is open to the public, and that hordes of people are crowding about helping themselves to vast landscapes of greenbacks while he stands helplessly by, paralyzed with fright, powerless to cry out or prevent the robbery. How often have I awakened from this torturous visitation with the sweat pouring from my forehead! I am very sure that any one of the fraternity who reads this will verify its truth—that that old recurrent dream of being caught in a crowded street clad only in a flimsy suit of underclothes is a blissful vision by comparison!

It is, perhaps, trite to say that the position of the paying teller is one of grave responsibility. All of the currency of the bank is usually under his care. He locks the vault at night and opens it in the morning, and there is in his keeping hundreds of thousands, often millions, of dollars. Every morning the receiving teller turns over to him the previous day's receipts, and this, added to what he already has, constitutes the bank's available currency.

In order to facilitate its rapid handling, currency is strapped and tied in bundles. The ones and twos are strapped in fifty-dollar packages and tied in one-thousand-dollar bundles. The fives, tens and twenties are strapped in five-hundred-dollar packages and tied in five-thousand-dollar bundles. The larger denominations are usually strapped in five-thousand-dollar or ten-thousand-dollar packages.

It is only by practice that the paying teller becomes dexterous in the handling of money, and that skillful slipping of the bills through the fingers is often only acquired at the cost of many pangs of fear.

One of the hardest trials in the paying teller's experience is the first few days of work in his new position. He has, usually, had a long preliminary training as assistant paying teller; but the first few days of full responsibility are very apt to engender something akin to stage fright. Every check is paid with fear and trembling, and, after the money has left his hand, he feels like recalling the one to whom he paid it and counting it over again. Should one of the first few days fall upon a Saturday, when payrolls are made up and a great deal of work crowded within the brief hours between opening and closing time, he has a feeling at its end that he has paid the whole bank out wrongly—together with half a dozen forged checks by way of filigreeing his finish. Astonishment and immeasurable relief come when he tries his balance and finds that both sides of his cash-book agree, perhaps, to a cent, or within some insignificant sum at least.

And this leads me to discredit the old idea that a paying teller spends days hunting for a cent. He does not. It would be a sheer waste of time to do so. While the bookkeeper *knows* that his ledger must balance and that he can discover where the error is, the paying teller cannot always do this. For small amounts he will "call back" the checks he has paid during the day so as not to "snag" the individual or the general bookkeepers, go over his additions to see that they are correct, and let it go at that. He keeps an "over and short" box. Into it go the amounts he is "over," out of it come the amounts he is "short." At the end of the year there is usually a small amount of "overs."

The most singular mistakes will sometimes occur. I once knew a paying teller (who made small figures) to count a fly speck in his charges to the individual bookkeeper as a "one" in the hundred column, and it was only when he had "checked back" the day's items that he discovered where the error was.

And in regard to mistakes: I have heard, perhaps a hundred times, that hoary, old fable of the man the paying teller overpaid, who, going back to the wicket window and saying, "I think you have made a mistake," was met with the curt response: "We never correct mistakes!"

The paying teller is most happy to correct mistakes, be they in the bank's or the payee's favor. If he is uncertain about a claim of a "short" payment to some one who is a comparative stranger he will politely ask the claimant to wait until he has balanced his cash at the close of the day—the error, if there be one, will turn up then. Usually, the trained paying teller will remember the exact form of payment. I have known a teller to become so skillful that he could go over the entire day's checks and recall each one.

A paying teller may have a hoodoo depositor—that is to say, he may pay the same person wrong two or three times in succession, and do the same thing again later.

There is a hoodoo of another kind for whom the paying teller has constantly to watch out; it is the depositor who habitually tries to overdraw his account. But, as the receiving teller soon discerns the wily depositor who is "kiting" checks, so the paying teller quickly discovers these undesirables, notifies the officials of the bank, and the account is promptly weeded out and removed.

In counting fives, tens and twenties the majority of paying tellers count the five-dollar bills as "one," a ten as "two," a twenty as "four." Thus a check for one hundred dollars, for instance, being presented to him, the teller will mark it with a pencil "20," and count twenty fives. The payment of a one-hundred-thousand-dollar check is as easily accomplished as one for a smaller amount, often more easily, for the reason that the check for the large amount is usually a clearing-house balance or a railroad or large manufacturer's pay-roll, and the person presenting it known to the teller, whereas the person presenting the smaller one may not be known and then the matter of identification is involved. That often requires time and patience on both sides.

It has always been a puzzle to me why any one should become indignant at being asked to be identified, yet so many people do! I recall once being roundly cursed by a musician—the leader of a local band whom I had often seen in open-air concerts, but when, in his every-day clothes, he presented a check to me I did not know him at all. "You slam-banged, jee-grab whoof of a jab-tit!" says he, "you ought to know *me*, if you don't!"

Some people will say: "But I don't know *you*, either!" And the means taken for identification are often humorous. "I have my name on my shirt collar and my socks," or "My name stands outside on the wagon," being frequently used.

I once asked a young lady who presented a check to identify herself to me. "Why, the check is mine!" she said indignantly. "Yes," I replied politely, "but I do not *know* you to be the person to whom it is payable." "*The very idea!*" she exclaimed; "I *am* the person!" "I do not doubt it in the least," said I, "but it is one of the rules of the bank to require a personal identification, so I must ——" She flounced out of the bank, came back presently (still irate) with a gentleman whom I knew to identify her.

A Girl's Idea of Indorsing a Check

"WILL you please indorse the check now?" I asked. She took the check to the table in the centre of the bank, brought it back, plumped it down on my counter with a haughty flourish—and—and— I am still marveling at that strange indorsement. It was: "*Florence from Mamma!*"

The president of one of the banks in which I once worked had a habit in some of his idle moments of coming to my desk and getting a five-thousand-dollar bag of gold, dumping it out on the marble slab and counting it—for the sheer love of handling the coin, I am sure. (I have a barbaric admiration for the metal myself, although it is not so easy to handle as currency.) One day, while he was thus engaged, a young man presented a check for five hundred dollars.

"Do you know any one in the bank?" I asked.

"Oh, yes," he said. "Your president there knows me very well."

I handed the check to the president and asked if he would identify the young man.

He looked at the check, then scrutinized the young man carefully. "I may know you slightly," he said, "but I don't know you well enough to risk five hundred dollars on you."

"Oh, all right," said the young fellow, and went out. Subsequently I heard the president muttering to himself: "I believe that young fellow sometimes comes to see my daughter, but there are so many of them around the house that I can't be expected to remember them all."

When the young man came back shortly, properly identified, he said in the politest manner to the president: "I hope, Mr. ——, you will pardon me for disturbing you at your worship!"

In the care and handling of the bank's money there occur many strange happenings, although the paying teller is not frequently caught. This may be for the reason that the people with whom he comes in contact in his daily duties are ninety-nine per cent. pure. We, of the fraternity, know this, but it is a secret of the profession. Also, if you overpay (another secret) ninety-nine persons out of a hundred will bring the money back. It is the hundredth man for whom the teller must be constantly on the alert.

Once, just before Christmas, a gentlemanly fellow stepped up to my window and asked if I had any two-and-one-half-dollar gold pieces. I told him that I had. Would I pick him out two bright ones? I would, and did. He gave me a one-hundred-dollar bill. I gave him ninety-five dollars in currency and the two gold pieces. Presently he returned and asked if I had a fifty-dollar bill. I had. He gave me fifty dollars in fives, and I gave him the fifty-dollar bill. He returned again. "Didn't I give you fifty-five dollars?" he asked. "I can't get this straight. Please count the money I gave you again." I picked up the money he had given me and counted it carefully before him: "Five, ten, fifteen, twenty, twenty-five, thirty, thirty-five, forty, forty-five, fifty! That is all the money you gave me," I said.

He took the fifty-dollar bill I had given him, tossed it on the pile I had just been counting and said: "Just give me my one-hundred-dollar bill again!"

I looked at him and smiled. "I have you all confused, haven't I?" said he.

"No!" said I, "you haven't." My knees were shaking at the unexpected encounter, face to face, with one of them. "I've been reading about flimflammers, and I know just what you are trying to do! Here's your fifty-dollar bill. I've a great mind to keep it!"

Paying Checks Known to be Forged

I WAS sorry, afterward, that I didn't keep *him*, for I subsequently learned, through a bankers' magazine, that he had successfully practiced the trick through the South.

Oddly enough, the most persistent class of persons who present themselves at the paying teller's desk are those who have checks on other banks in other cities and who are wholly unknown either to him or to any one in the bank or any one in the city. They are utter strangers. Singular as it may seem, scarcely a day passes but one or two of these cases come up.

I have politely explained, day after day, the reasons why it would not be possible for me to pay them, but, day after day, I have been confronted with that impatient and indignant query: "What is a bank *for*, anyway!" And that they are perfectly sincere I am convinced, since a young lawyer of my acquaintance, in speaking of this matter, once told me that he thought a bank ought to cash his check no matter where he might be, and proceeded to try to lead me to a full comprehension of the reasons. I have not been able to understand them yet.

Of course the paying teller has to look out for forged checks. I have paid two that I *knew* were forged when I paid them, and I am still debating whether I did right in doing so.

The same evening that I paid the first one I wrote to the brother (who was out of town) of the young fellow to whom I paid it: "Dear Frank, I paid a check signed with your name to your brother George, to-day. It was for twenty-five dollars. Will you kindly confirm the transaction?"

The next day I received a wire: "Check all right; will see it does not occur again. Thank you."

The other, presented by a young girl, was for twenty dollars, and was signed with her mother's name. I subsequently declined to cash a second check upon some specious plea, having her mother's authority to do so.

In speaking to other paying tellers upon this particular matter I have found that, without exception, they have all had similar experiences. I was caught once, however, and it happened in this way: It was Saturday, just before closing time. I had been making up pay-rolls all day and had just paid one to S. G. Wright & Son for $1610. The money I had given to Mr. Wright, Jr. Only a few moments before a bright young fellow handed me a check for $240. It was signed "S. G. Wright & Son," and was payable to "Charles Rice." I glanced at the young fellow presenting it, turned it over and saw that it was properly indorsed.

"Is this your name?"

"Yes."

"Do you know any one in the bank?"

"Why, no, I don't think I do. But Mr. Wright just gave me the check—he is still here, I think!"

He looked around the bank, ran to the door, looked up and down the street and came back.

"Mr. Wright has gone. He must have forgotten that I would have to be identified. I am traveling for him. It is so near your closing hour that I cannot get back from the office before you shut. I assure you it is all right and that Mr. Wright would have identified me if he had not forgotten."

I carefully compared the signature with that on the check I had just paid, concluded it was all right, picked up a handful of bills, counted the $240, passed it through the wicket to the bright, young fellow, and—flash! "He had vanished as slick as a sleight-o'-hand trick!"

I was confident that it wasn't any use to telephone Mr. Wright, but after I had balanced for the day I did so, and received his assurance that he had not given any such check, did not know "Charles Rice," and that all of his traveling men were out on the road. It was the cleverest forgery I had ever seen, and the bright, young fellow had worked it by glancing over the shoulder of Mr. Wright as he wrote out the check for $1610.

I told the officers of the bank all about it and went sorrowfully home.

But here is the almost incredible sequel:

On the following Monday I was startled to see the same bright young fellow walk smilingly up to my desk and present a check for $260, signed "S. G. Wright & Son," and, at the same time, he handed me a note saying: "The bearer is my nephew, Charles Rice. Please pay him $260 without identification."

I was puzzled for a moment, but, laying the check on my desk and taking the note, I said: "I shall have to consult the cashier about this before I can pay you. Just wait a minute."

I stepped back out of my cage, and, as I went toward the cashier's desk, spoke to one of the clerks quietly: "Get a policeman, quick!"

Then, going to the cashier, I said: "Do you see that young fellow at my window? That's the chap who caught me Saturday. I have sent for a policeman. Keep me in conversation for a minute."

The cashier was quick to see the situation and kept me talking until the policeman came.

When I saw the young fellow safely in his cell all my anger and chagrin vanished, and when he told me that this was his first offense, that he was the only support of a widowed mother, that he was desperate, that a mortgage upon their house was just about to be foreclosed, that they needed the money and that he had schemed to raise it in the only way he knew how, I was ass enough to believe him and to see the president of the bank in his behalf that night. Investigation proved him to be a thorough liar, that he had served time, and that his "widowed" mother was a myth.

He had gambled away the money I had paid him on the previous Saturday and, finding me an easy mark, had tried it again. He served two years in the penitentiary.

The Italians Who Wanted Gold

THERE used to be a colony of Italians in the city somewhere—banana pedlers, organ grinders, harpists, laborers, and the various trades which these sunny-hearted aliens found to earn money. They were the greatest savers! Some one of their number wandering in the mazes of the "Street" discovered that *I* was the one who would give *gold* for their currency and small silver—the knowledge spread like wild-fire and I was overrun with a swarm of them. I finally impressed upon them that I was too busy to make this exchange on every day but *Tuesday*; if they would come then I would fix them up. So every Tuesday I exchanged their little hoards of currency and silver for the yellow metal—which seemed to be the only coin in which they had confidence. It got so that, I believe, every Italian of this class in the city found me out.

"Look here," said I to some of them one day. "You fellows have to give me something for all my trouble. Why don't you bring me a banana once in a while?"

They were at a loss to understand the little pleasantry, however, and seemed to interpret it as a refusal

to favor them further, for they walked silently out of the bank. But they must have talked the matter over among themselves; for, upon the next occasion, four of them came in smiling gleamingly, bearing a great bunch of bananas, two harpists played in the doorway Silver Threads Among the Gold, and an organ-grinder with a monkey on the sidewalk was ready to do his share of the entertainment for me!

The risks and dangers to which the paying teller is liable are manifold, and, distressing as it may seem to confess it, it is not always those outside the counter of whom we must be watchful. A fellow-clerk may go astray; the opportunity for taking some of the paying teller's money may present itself, and the results are simply harrowing. I have in mind the case of a minor official of a bank who stole from the paying teller systematically until the poor fellow, unable to account for the discrepancies, and believing that he was losing the money through the overpayment of checks, actually lost his mind.

I knew, too, of a dishonest national bank examiner who made a practice, during his examination of the teller's cash, of slipping a twenty or a hundred dollar bill from a package. I heard of an instance in which he took a thousand dollars.

The president of a country bank told me of his experience with this dishonest official. He had had three five-thousand-dollar packages of currency in large bills in a reserve vault to which only he and the cashier had access. The bank was examined and this money counted and put back. Shortly afterward he had occasion to use one of the packages—he found it to be two hundred dollars short.

"I told my cashier," said he, "that I knew he hadn't taken the money and that I knew *I* hadn't. We would charge it up to profit and loss and investigate."

The investigation he started led to so many disclosures that the bank examiner was quickly deposed.

We had among the clerks in one of the banks in which I once worked two tenor singers of more than local reputation, a barytone and a bass. There were also three negro messengers in whose voices dwelt all the melody peculiar to their race. One of the messengers played the violin, another, the flute. On quiet afternoons when the bank had closed and everything was still, and all the clerks were working toward a balance, Charlie would get out his flute and Jim his violin and tune 'em up. Then would follow song after song; tenor, barytone, bass—and Charlie, Jim and George—thrilling, rapturous! I have never heard anything so sweet and beautiful: Sweethearts and Wives, Standing by Thy Little Grave, Old Kentucky Home, Annie Laurie, Suwannee River and all the old-time songs with their sweep and rhythm and swing!

Did the president of the bank (lo! it was the same one who counted the gold!) stop it? Not for a minute! He would sit at his desk quietly, dreamy-eyed, smile enwreathed or dewy-eyed, keeping time softly with his hands and feet, applauding lightly—and woe betide the unlucky person who disturbed the singers!

I shipped a package containing ten thousand dollars to the First National Bank of ——, Ohio, one Thursday night. Imagine my consternation when, two days later, the cashier handed me a telegram: "Your package received; contains nothing but waste paper and cotton."

I remembered the contents perfectly. There were five thousand dollars in fives and tens, and five thousand dollars in fifties and hundreds. Detectives were, of course, set to work at once. We were all under surveillance. The package was traced and it was found that, by some mistake, it had been carried by the express messenger to a small town in Indiana, near the border line, and then returned to a junction station, where it had lain over night and was forwarded next morning to its destination. For months I knew that I was being shadowed, and it was a very uncomfortable feeling.

Finally, the First National Bank of —— sued the express company for the amount, and the trial was held at Toledo, Ohio. Every one who had had anything to do with the handling of the package was summoned as a witness. As each was called to the stand to testify I watched closely, trying to determine in my own mind who the guilty man was. I satisfied myself who had gotten the money. The jury was out only five minutes and brought in a verdict for the bank. The express company paid the amount. The incident was apparently closed.

Three years passed, and all but those directly interested had dismissed the occurrence from their thoughts. It was always fresh and disturbing to my mind, however, and you may imagine my relief upon reading in my newspaper one morning this dispatch, dated from a small town in Kansas:

> Frank ——, formerly an express driver at —— Junction, was arrested here to-day by a detective of the company. In the hollow leg of a table in his dining-room was found $7780. This money was part of that contained in a package of ten thousand dollars shipped a few years ago by the Union National Bank of —— to the First National Bank of ——, which, when it reached its destination, contained nothing but waste paper and cotton. The former driver has broken down and confessed. Knowing the package containing the money would be given him to take to the depot in the morning after it arrived at —— Junction, he had made up a dummy package during the night, and when the package was given to him he had driven to an obscure stable, heated his knife with a match, slipped it under the wax with which the package was sealed, taken the money out, substituted the dummy package and sent it forward. Only recently he had bought a farm near here for two thousand dollars. He had spent two hundred and twenty dollars of the money in moving. Detective —— leaves with the prisoner this afternoon.

Searching my memory of the trial I could not recall this witness at all, and when I saw him I could not recollect

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YOUNG LORD STRANLEIGH

The Rise of the Bendale Stores

By ROBERT BARR

ILLUSTRATED BY GEORGE GIBBS

TWO workmen walked down Piccadilly together: one a grim, soured, pessimistic, elderly man; the other a cheerful, humorous person, who seemed to be enjoying the Vanity Fair exhibited by this celebrated street of wealth and fashion, whose pavements were crowded by well-dressed, leisurely people. The elder workman spoke with some bitterness, in an aggressive, independent tone, as one who cares not who hears.

"Now, look at that brainless, conceited fop! What's he good for? I'd like to know. Never did a hand's turn of useful work in his life, I dare say, and yet it's the likes of me has to support the likes of him."

"Ah, go on!" scoffed the younger. "Support the likes of him? Why, all you'd earn in six months wouldn't buy that suit of clothes!"

If the person alluded to in such uncomplimentary terms heard what had been said, his serene face gave no indication that the opinion expressed disturbed his equanimity. He strolled on indolently, unheeding. But the observations had been heard by a middle-aged woman, whose rusty black costume and whose anxious, line-seamed face gave token that she occupied a position in the social ladder little higher than that on which these laborers' wives stood. She glanced at the impassive face of the young man who had been called brainless, then stopped with a gasp, and, apparently without intention of speaking, gave utterance to an exclamation:

"Oh, Lord Stranleigh!" she cried.

The young man came to a standstill, slightly raising his admirably-glossy silk hat, but no light of recognition came into his eyes.

"I see you don't remember me, and no wonder," continued the woman breathlessly. "I called out before I thought, but I knew you very well as a lad, if I may be forgiven for calling your lordship a lad. I was Sally Hopkins, daughter of Job Hopkins, who kept the lodge at the west gate of Stranleigh Park, my lord."

A gentle smile came to the lips of Lord Stranleigh, a smile which was so winning that it would have disarmed the rancor of a Socialist.

"Why, Sally, I recollect you perfectly. You married and came to London. That must have been—how long since?"

"Fifteen years come Michaelmas Day, my lord."

"Now, Look at that Brainless, Conceited Fop!"

"Is it so long ago as that? How time does fly! But I cannot go on calling a dignified matron 'Sally,' and I'm not sure that I ever knew the name of the man you married."

"John Bendale, my lord, and as good a man as there was in all England. He was a clerk in a cutlery shop on the Edgeware Road at the time I became acquainted with him. He was always good to me, and never has spoken anything but kind words."

Lord Stranleigh seemed embarrassed; the smile faded from his lips. He noticed now for the first time the worn black bonnet and gown, and conjectured that the husband was dead, yet feared to ask.

"I am glad to hear you have experienced a happy married life, Mrs. Bendale, and I trust—er—the business is prospering, if you are still dealing in cutlery."

"Yes, my lord, we own the shop—at least, nominally."

"Ah! Am I wrong, then, in surmising that trade is not as brisk as it should be?"

The woman moistened her lips, struggling with an emotion that prevented reply. His lordship, noting her difficulty, spoke with a breezy pretense of not having seen it.

"But really, Mrs. Bendale, we can't talk confidentially here in the street, can we? It's getting on toward five in the afternoon. Won't you come in here and take tea with me? I remember, Sally, if I may be allowed the old name, that at the lodge you were very kind in the matter of cake when I was a youngster; so, as one good turn deserves another, we shall enjoy tea and cake together in memory of old times, if you don't mind."

But the woman drew back. The grandeur of the place of refreshment he had indicated dismayed her.

"Oh, I couldn't think of going into such a fashionable place in these clothes!" she gasped.

Once more Lord Stranleigh smiled. He had never heard the place designated by the word fashionable.

"Then we will seek some quieter café up a side street," he suggested.

He conducted her to a less pretentious establishment and there secured a retired table in an obscure corner.

"Tea for two, please," he said to the smartly-uniformed waitress, who stood rather astonished at the incongruity of the pair she was called upon to serve. "Tea for two, and all the extras, you know. Cake for two, a mountain of cake; and I say, my girl, you haven't

such a thing as a drop of—oh, I see, no license—yes, quite so, quite so. Very well, then, tea, of the best that you furnish."

The girl departed, and the woman raised her head, drying her eyes, for she had been crying.

"My lord," she said, "I am ashamed of myself."

"Nonsense! The cry and the tea combined will do you good, and, as there is no witness but myself, we needn't care, either of us, need we? I want to give a little friendly advice, and it really won't do any harm if there's a bit of money behind it to add practicality to theory. Perhaps you heard that worthy and stalwart citizen say I was brainless; but, you see, we never like to admit a charge that contains an element of truth. Now, Mrs. Bendale, what's wrong with the cutlery industry? Aren't the boys buying pocket-knives as they did when I was a youth?"

"For the first few years," said Mrs. Bendale, "we prospered even more than we could have hoped. My husband is an indefatigable worker, and an honest and trustworthy man. A while ago the accountant valued our shop as a going concern at five thousand pounds, but that was before Richard Brassard came."

"Ah, who is Richard Brassard?"

"Don't you know Brassard?" she asked, in open-eyed astonishment that this rising giant of the commercial world, who had so long overshadowed her own life, should be unknown to any one else.

"I never even heard of him," said Stranleigh.

"He was a shopman in the grocery business of Kempt & Co., who failed about ten years ago. He had either saved money, or had got some capitalist at his back; but, be that as it may, he bought the business at the bankrupt sale. He prospered from the first, and soon acquired the drapery establishment next door. He is said to be a hard man, and quite ruthless, who beats his competitors to their knees, and then buys all they possess at his own price. No one seems able to stand against him. Some have tried, and those he has crushed. The tradesmen who accept his first offer are always best off. At first he offered my husband two thousand five hundred pounds for the shop; but, as this was merely half the value of our property, we refused to sell. He then established a cutlery business next door to ourselves, and began his usual plan of undercutting."

"I see. This has been going on for some time, and, at last, your husband finds it impossible to meet his payments?"

"That is true."

"He is being pressed on the one hand by Brassard and on the other by his creditors, the wholesale cutlery houses?"

"Yes."

"Would he accept five thousand for the business to-day?"

"Oh, Brassard offers only a thousand now."

"Oh, blow Brassard! Never mind him. I'll give your husband five thousand for his business, cash down across the counter. I've always wanted to own a shop. I'm essentially democratic in my tastes, although I try to do my duty by the aristocracy. I'll buy out the store of cutlery, and put your husband in as manager at a good salary. I fear I should not make a good shopman, especially in the sale of pocket-knives, for if any tatterdemalion boy came in who hadn't quite enough money for the weapon he wanted, I fear my sympathy with his desire would overcome my shrewdness as a tradesman, and I should let the knife go under cost price."

Mrs. Bendale smiled wanly—something of the young man's enthusiasm reminded her of him as a lad; then the sadness returned to her face.

"You are very generous, my lord; but, of course, it would not be right to dispose of a business for five thousand pounds which is worth less than a thousand—yes, much less, now that it is overburdened with debt."

"Oh, that doesn't matter," said Stranleigh airily.

"What you propose is impossible, my lord, and to show why it is impossible I must now speak to you of my husband, which I didn't quite wish to do. He is really a very excellent business man, and, as I have said, a kind man, but this contest has wrought a serious change in his disposition, so much so that it is not ruin I fear, but a tragedy. He has become embittered against Brassard to such an extent that I am in constant terror of violence that may result in murder or suicide, or both."

"Ah, this is rather serious. Do you think there would be any advantage if I went home with you, advised him to sell out at Brassard's figure, and offered to finance him in any undertaking that commended itself to him somewhere else?"

"My husband is quite beyond the reach of reason."

"Then what would happen if I sought an interview with Brassard? You say he is a keen, hard business man. Now I'll offer him the five thousand, or I'll furnish him with the five thousand, and let him make the offer to your husband."

"I am sure my husband would not sell to him now if he offered twenty thousand."

"How old is your husband, Mrs. Bendale?"

"We have been married fifteen years, and he was twenty-three on our wedding day," she replied in roundabout fashion.

"Thirty-eight, eh? As I understand the case, then, it is not so much financial, serious as that aspect is, as temperamental. Well, I must take a little time to think over the situation, Mrs. Bendale, and if I undertake to do that, you, in turn, should promise that, in case of real monetary distress coming upon you, you will apply to me at once."

"Yes," faltered the woman.

"Well, here is the street and number of my town house, and anything sent there will be forwarded if I am not at home. In spite of your promise I am quite certain that you will wait till the very last moment before applying to me. I wish to forestall you in this, and so must insist on your accepting a small check on account. I shall just write it out now, and you will take it with you. Open an account in your own name in some bank close at hand, and deposit this amount to your credit."

"He Beats His Competitors to Their Knees, and Then Buys All They Possess at His Own Price"

Mrs. Bendale glanced at the amount he had written, and was about to speak when he raised his hand.

"I know exactly what is in your mind: the sum is larger than you expected, but permit me to point out that this has nothing to do with the case. The money may just as well rest in your bank as in mine. You can pay it back any time you wish. God bless my soul, Sally, you would not turn me hungry from your door if I were famishing, even though you owned only one crust of bread. You know you'd break it in two!"

Mrs. Bendale rose; her thin, pale face was twitching nervously, and her lower lip trembled.

"I'll call a cab for you," said Stranleigh, rising also, but she shook her head.

Stranleigh smiled as he left the tea-room. He had told Mrs. Bendale that he required time to think, and he took this time as he walked very slowly down to Piccadilly, where he hailed a taximeter motor-cab.

"Brassard's," he said, as he stepped aboard.

He found that the name was potent, and no other directions were needed. The cabman knew where Brassard's huge emporium was, even if certain members of the nobility did not. He found the place to present quite an imposing appearance to the street. When Brassard bought out an old-established business he refronted it in keeping with the rest of his premises, and the huge windows of plate glass, admirable for the tempting display of goods, made the shops on the opposite site look dingy and second-rate.

The young man dismissed his cab at the corner, and walked past John Bendale's premises to the much more magnificent establishment of Richard Brassard. He noticed the meagre display of cutlery, which seemed like the collection of a junk-shop as compared with the bright, steely glitter of the wares behind the plate-glass window, and he admitted to himself that if in search of a poniard, and knowing nothing of either man, it would be Brassard who got his custom.

Brassard was his own window-dresser, and any one passing in the early morning might have seen this stout man, with close-clipped, bullet head, standing on the pavement outside without a hat, and directing by manual signs those attendants behind the plate glass who were arranging material in its most attractive form. There was always a gaping crowd in front of Richard Brassard's windows, and many of them filtered into his various shops.

"Brassard is evidently a man who understands his business," sighed Stranleigh, as he paused before the wide entrance, his natural diffidence holding him there, for nothing was so distasteful to him as calling upon a man uninvited, yet some latent fount of courage within him always prevented a retreat. He usually buoyed himself up with the false hope that the man he sought would be absent, or too busy to see him, and thus he might draw back with a clear conscience. It was now late in the afternoon, and probably the great Brassard had gone home, but, in thinking thus, he reckoned without the man he was to meet.

A floorwalker approached him promptly, with ingratiating manner.

"Could you tell me," asked Stranleigh, in a voice of silk, "if Mr. Brassard has gone home yet?"

"Lord love you, sir," said the floorwalker, startled out of his politeness by so abrupt a query. "Mr. Brassard don't go home till ten or eleven at night. He's always the first man here and the last away."

"Ah, in that case, would you be good enough to ask him if he could see me for a few moments?"

"Certainly, sir. What name, sir?"

"Stranleigh."

"Thank you, sir," and, with that, he disappeared toward the office.

The floorwalker returned.

"Mr. Brassard would be glad to know, sir, for what purpose you wish to see him."

"Say that my business relates to the sale of a property adjoining his own."

"Ah, in that case, sir," said the floorwalker, "I may ask you to step this way, sir."

Stranleigh entered the private room of the great merchant, hat in hand, distinguished by a most conciliatory manner. He saw, seated before him, a round-headed man with hair clipped short, who might have been one of Cromwell's troopers, and who probably had an Ironside for an ancestor. The face was dogged, determined, uncompromising, and yet certain lines around the firm mouth betokened a sense of humor, which was, however, nullified by the sharp glitter of his eyes, that somehow reminded Stranleigh of the steely glare behind his cutlery window. Those eyes were ruthless, whatever the gentler lines about the mouth might promise. A thick bull neck supported the massive head, and his body was stout almost to corpulency. Stranleigh guessed, rather than saw, that his legs were stumpy and short. He was dressed in careless clothes, of poor material when new, and now almost shabby, yet, somehow, the strength of the face seemed to make his apparel a matter of indifference.

"Will you sit down, Mr. Stranleigh?" he said. "Where is this property situated?"

"I came to speak with you, Mr. Brassard, regarding the premises occupied by John Bendale."

"Ah!" ejaculated Brassard, his teeth coming together with a snap, and his lips closing into a straight line. Then, after a moment's pause, he said: "Are you commissioned by Bendale to negotiate?"

"No."

"Then what are you doing here?"

"If you are kind enough to grant me a few moments' time I shall endeavor to explain."

This was said so courteously, with such a nice inflection of semi-deference, that for a moment Brassard's gruffness gave way before it. His eyes opened a little wider, and again he scrutinized the young man, but, instead of asking him to explain, he shot at him the unexpected question:

"Are you out of a job?"

"Ah—really," stammered his lordship, taken aback. "Now that you speak of it, I—I—I am not doing anything at present."

"I offer you the position of floorwalker in our drapery department. I'll give you two pounds a week to begin on, and a speedy rise depends on yourself."

"I am very much obliged to you, Mr. Brassard, for the opportunity, and, if you do not insist on an immediate reply, I shall be delighted to consider the proposition you have made."

"Have you ever walked a floor, Mr. Stranleigh?"

"Only when I was a boy with the toothache."

The lines at the corners of Mr. Brassard's mouth deepened at this, but the eyes rejected the remark as unworthy of a business conference.

"What was your last position, sir?"

"I—I was with a gentleman on a yacht."

"Would the owner of the yacht give you a character for honesty?"

"Oh, yes, I am sure he would."

"If you are so sure, why did you leave his service?"

"Well, you know, I haven't exactly left it. I'm with him yet, but we aren't doing anything, as you might say, and, of course, in an establishment like this there would be a chance of promotion, as you hinted."

"Exactly. Very well, think it over."

"I will."

"Now, tell me how it happens you come here on behalf of Bendale."

"I do not come here on behalf of Bendale, but rather on behalf of his friends."

"Oh, he's got friends, has he?"

"Yes."

"Men with money?"

"Yes, some of them have a bit of money."

"Then why don't they help him? He's a bankrupt now, if he only knew it."

"They are trying to help him, Mr. Brassard, and I come, if I may say so, as their spokesman."

"What have you to propose?"

"You are willing to give a thousand pounds for the business?"

"I did offer that, but he was fool enough not to take it. The price is now seven hundred and fifty pounds."

"But the business was worth five thousand before your competition began?"

"That has nothing to do with the question, and you may tell his friends that this tender of seven hundred and fifty will remain open but a very few days longer. I am quite well acquainted with the position of Bendale's affairs. I shall buy that business at my own price before many weeks are past."

"But to a keen business man like yourself, Mr. Brassard, time is money."

"Yes."

"You have been waiting a good while for this disaster to occur, but it has not yet taken place."

"It is quite inevitable."

"I grant that, Mr. Brassard; but why not close the deal to-day?"

"I am quite willing; what have you to propose?"

"I propose that you come into immediate possession of his business at your own price—seven hundred and fifty pounds. As you know so much about Mr. Bendale's affairs, you are doubtless aware that a certain amount of regrettable antagonism has arisen in his mind regarding you, which matters to his friends; so much so that they are willing to put together four thousand two hundred and fifty pounds. This amount will be handed over to you. You in turn will then pay to Mr. Bendale five thousand pounds for his business. Another proviso is that you will write to Mr. Bendale, telling him that he is victorious in this struggle; that you succumb and apologize, paying the price first demanded."

The eyes of Richard Brassard closed until they were mere slits, and he sat up in the chair where before he had been leaning back.

"An apology!" he cried. "I'll see him damned first!"

"Why not apologize, Mr. Brassard? It's a mere technicality, and won't hurt you in the least. I can see that you are a man who does not care for public opinion except in so far as it affects your business."

Brassard's eyes were wide open now, but his gaze on the other was more penetrating than ever. Some doubt arose in his mind that he had rated the young man properly in classing him as a floorwalker. He was puzzled, and yet pleased, in spite of his frequent boast that no man could flatter him.

"Yes," he said; "in ten years more I'll dominate the retail trade of London."

With that he raised his clenched fist into the air, as if within its clutch he was strangling future Bendales.

"No, you will not," returned Lord Stranleigh very quietly.

"I will not?" cried Brassard, bringing his clenched fist down on the desk.

"No."

"Why not?"

"Because you have not the sense to close at once with the most advantageous business offer which I have just made to you."

"Now, to show you that you do not know what you are talking about, my good friend, allow me to tell you that I could sell out Bendale to-morrow. I hold some of his paper which he cannot meet. I bought it in the open market at a discount, and a big discount at that. I can close him up to-morrow."

"Then why don't you do it?"

"That's my business. I want to see the poor fool wriggle a little longer."

"Do you realize, Mr. Brassard, that the poor fool may go insane, and shoot you?"

"Is that a threat?"

"No, it is a mere statement of probability."

"Have you come in here to attempt blackmail?"

Lord Stranleigh laughed, a laugh so honest that even a professional detective would have known the question was absurd.

"What's your game, anyway?" cried Brassard, his apprehensions thoroughly aroused at last.

"My game is a perfectly straightforward one. Certain friends of Mr. Bendale's, or, to be more accurate, of Mr. Bendale's wife, desire to get him out of his difficulties. They have authorized me to place before you the proposal I have made. There, Mr. Brassard, the cards are all on the table. You now understand the game from beginning to end."

"Give me the names of those friends which Mrs. Bendale is so fortunate as to possess."

"I am not authorized to do so, but I am authorized to pay you the money."

"In other words, it's none of my business who they are? There is one thing I don't understand, and that is what motive lies behind all this. Would my instinct be leading me astray if it caused me to suggest that there is no syndicate to this affair, but merely one man?"

"I shouldn't think of contradicting anything you affirmed, Mr. Brassard."

"You said you had laid your cards on the table, but you haven't placed *all* your cards there."

"Perhaps not."

"Suppose you lay down the rest?"

"I have shown you the cards I intend to play; the rest of the pack shall not be used in this game, as you call it."

"You think yourself very clever, Mr. Stranleigh. Now I shall ask you a leading question. What is your real name?"

"You have just mentioned it."

"It's Not Worth It, Lord Stranleigh"

"Where have I seen that name before, and quite recently?"

"How can you expect me to answer that, Mr. Brassard?"

"And you won't tell me who you are?"

"I have already told you."

Brassard wrinkled his brow, and gazed for a few moments toward the ceiling.

"Stranleigh—Stranleigh," he murmured to himself. "Where the deuce have I seen that name?" then, being a practical man, knowing, as he frequently contended, how to get at the root of things, he touched an electric button on his desk. A young woman entered, whose eyes, turned on her employer, showed some trace of fear.

"Where have I seen the name of Stranleigh—S-t-r-a-n-l-e-i-g-h?" he demanded.

"Perhaps you mean Lord Stranleigh of Wychwood?" replied the girl.

"That's it—that's the man. What did he do? He did something a while ago."

"He is said to have made a hundred millions profit on the rise of stocks after the Bank crisis."

"Oh, I say," protested Lord Stranleigh; "it was nearer two hundred and fifty millions."

"What!" roared Brassard. "Are *you* Lord Stranleigh of Wychwood?"

"My dear sir, you need not express surprise at that. I never denied it."

The cunning of the sharp dealer returned to Brassard's face.

"Sit down, Lord Stranleigh, sit down."

"Thanks, I can receive the word 'Yes' or 'No' standing."

"Then the word is 'Yes.' I have it in my power, as I told you, to crush John Bendale to-morrow. I shall refrain from doing so. I shall purchase his property at the terms you have indicated. I will write to him any sort of letter you dictate."

"Thank you, Mr. Brassard. My check will be in your hands by the first post to-morrow morning, or, as I happen to have my check-book with me, I will give it to you now."

"Oh, to-morrow morning will do; but it must be made out for twenty-five thousand pounds, Lord Stranleigh."

"What!"

"I said I must receive your check for twenty-five thousand pounds. Come, my lord, you will never miss it, and I can do with the money. Not a word will ever be spoken by me of your connection with this affair."

"Mr. Brassard, I should hesitate to write a check for the

(Continued on Page 26)

"I Want to See the Poor Fool Wriggle a Little Longer"

THE AGE OF WATER

Modern Miracles of a World-Old Power

By HENRY M. HYDE

IF ONE owns a good, comfortable coal or iron mine let him slip quietly out and trade it for a mountain brook. If his diggings run down to the mother lode of the Golconda gold reef or are sunk through a thousand feet of black clay, stuck as full of big diamonds as a fruitcake of currants, let him hurry to exchange it for the title-deeds to a modest waterfall and pay what he must to boot.

It will take speed and shrewdness to get either of these bargains, for the slow world is fast waking to the fact that H_2O is vastly the most valuable and precious mineral discovered on this planet, since first our long-haired ancestor chipped a chunk of flint into semblance of an axe-head and taught the sabre-toothed tiger that man plus metal is the divinely-ordained boss of animated Nature.

Out near Durango, Colorado, a four-foot steel pipe plunges down over the edge of a tall cliff. The pipe is full of water, which is discharged through a series of small nozzles at the bottom of the cliff, a thousand feet below. One day, soon after the water had been turned on, a bronzed and muscular United States cavalryman rode up the trail at the foot of the cliff and stopped to jeer at the workmen.

"Get your squirt-gun workin' yet, boys?" he asked

"Yes, and if it was turned on your regiment," came the ready answer, "you'd never know what hit ye."

Presently the cavalryman offered to bet five dollars he could cut one of the two-inch spurts of water in two with his sabre. The joy with which this offer was accepted would have been sufficient warning to a person more discreet. The trooper tied his cayuse and advanced to the attack. One blow was enough. That two-inch jet of water sheered a foot of bright steel off the end of the sabre and broke the man's arm at the wrist.

Since the glacial epoch the Rio Las Animas has been running wild down the steep slopes of the Needle Mountains, twenty miles north of Durango. Beginning up near its source, where the river is only a mountain trout brook, hydraulic engineers built a wooden box, eight feet wide and six feet high, without a top. They carried this box on trestles across mountain gorges and on shelves gouged out of the shoulders of steep peaks for a distance of ten miles, to the far end of the Cascade gorge. In the other end of the gorge they drove a ninety-foot wedge, blocking the exit. At the bottom of this great dam they started their four-foot steel pipe, which runs two miles across the mountain country to the top of the Durango cliff. Then they turned the Las Animas into the wooden box.

And to-day, rushing into turbine wheels at the bottom of the Durango cliff, the mountain trout brook develops forty thousand horse-power, which is instantly available anywhere within a radius of two hundred miles at the end of a copper wire the size of one's thumb.

Some forty miles northeast of Tacoma, Washington, the Snoqualmie River drops over a fall sixty feet in height. That comparatively modest fall has been harnessed up to turbines, and, at the far ends of wires which spread over all that corner of the State like the strands of a spider web, it is doing work the mere statement of which takes the breath and leaves the owner of the largest coal deposits standing like a pauper in the midst of his rapidly decreasing wealth.

Trolley cars at Seattle, carrying forty millions of passengers annually; a trolley line between Seattle and Tacoma; another between Renton and Seattle; mills grinding 12,000 bushels of wheat a day, smelters reducing 750 tons of ore daily; great iron and steel mills; all the city lighting of Tacoma, and light and power also for six smaller towns. Night and day, year in and year out, indefinitely, forever—provided the proper precautions are taken—the modest Snoqualmie Falls will do this work, at no cost save that of the maintenance of plant and machinery and of the transmission wires.

Dam Ninety Feet High, Ninety Feet Thick at Base, Backing Up the Water Three and One-Half Miles Durango, Colorado, Power Plant

Always water has been commoner than dirt—in the proportion of three to one. And from the beginning it has been one of the three necessities of life. Man has drunk it and drowned in it; toiled toward it, with cracked lips, across gray deserts, and fled from it, with white face, when the floods came down in their might. He has painfully dug ditches to bring it to his parched desert land or to carry it away from his swampy meadow. He has bathed in it, bored for it, sailed on it, and prayed that it might fall from Heaven.

The rivers have spread fertility and pestilence, driven mill wheels and destroyed great cities. The ocean currents have swept great ships on the rocks, changed the outlines of the continents and kept the British Islands from being covered with ice.

Over and over again the sun has sucked up into the air the water which has just finished cutting a mile-wide chasm in the granite of the Colorado, and the clouds have carried it round the world, so that to-day the same water which floated the trireme of Cæsar may fill the cistern under the back stoop of grocer Jones.

The Work that Niagara Can Do

YET only the other day it was realized that water is vastly the greatest natural resource any country can have, and that the problems of preserving it, controlling it and utilizing it to the greatest possible advantage are the most important material problems any people is called upon to solve.

Every year floods destroy property to the value of a hundred million dollars in the United States alone. Every year the Mississippi River, which makes the whole Middle West a garden, carries out into the Gulf enough of the richest, blackest soil along its course to fill up, twice over, the big ditch we are digging across Panama—the inconceivable amount of four hundred million tons. Every year enough destructive water rushes down the Western mountains during the spring freshets to turn all the sage-brush deserts into fruit farms.

To control these floods, to curtail the destructive action of the Mississippi, to turn mountain torrents into agricultural watering-cans, requires the building of great dams and reservoirs and the construction of miles of rock-faced channels. The initial cost of these great engineering works is so enormous that, heretofore, even the National Government has gone about the matter slowly. The action of state and municipal governments has been even more halting, while, until recently, private capital has not been in the field at all. In this country, especially, great investments which are profitable only in what they save have never been popular.

But the men who invented turbine waterwheels, and who have made possible the electric transmission of great quantities of power to practically indefinite distances, have revolutionized the whole situation. They have demonstrated that, without interfering at all with their prime object of controlling and properly distributing the water supply, dams and reservoirs and canals may be made to pay enormous and direct money returns as by-producers of power. From now on great individual capitalists and greater corporations will be working with all possible haste and shrewdness to get control of this last and greatest of the country's natural resources, as they already control most of the others.

There are a hundred illustrations of the fact that private interests are taking instant advantage of the new situation, and, happily, there are a few that the public is waking to the danger which confronts it. The case of Niagara Falls is the most conspicuous. Here the dam was already built and the four great lakes lay behind it, forming the greatest storage reservoir in the world, natural or artificial. It was only necessary to divert sufficient water to turn the turbines installed on a lower level. So quietly and expeditiously did the corporations work, once turbines and electric transmission of power were available, that, before the slightest public alarm was aroused, they had secured from the State of New York concessions for the installation of power plants which, if fully utilized, would, in the opinion of engineers, have drained off all the water which now runs over the American Fall and turned the bed of the stream into a shelf of dry rock.

On the opposite side of the river, where the water is much deeper and the possibilities consequently much greater, the Dominion of Canada has also granted licenses for the production of enormous quantities of power. The Dominion has, however, been much more thrifty than the Empire State, and, in a compromise between public and private ownership, has exacted large annual rentals from the power companies, the total income from concessions already granted being upward of $300,000 a year.

The total steam horse-power produced in the United States in 1905 was ten and one-half millions. The total latent energy of Niagara Falls alone is estimated at seven and one-half millions horse-power. Concessions already granted call for the production of more than a million horse-power, or nearly a tenth of the power used by all the factories of the country. A single one of the Canadian companies, with an installation of two hundred and twenty thousand horse-power, owns a private right of way running from the brink of the falls like a broad ribbon stretched across the heart of New York State to the city of Syracuse, one hundred and sixty miles away. Along this highway, which varies in width from three to one hundred feet, running on aluminum cables stretched between steel towers, ninety thousand Canadian horse-power is looking for work and finding all that it can do. Within a few years it is confidently predicted by engineers that Niagara Falls will be running all the street and elevated cars in New York City, lighting the city's streets, and furnishing power for an indefinite number of great factories besides.

It took the active and energetic intervention of the National Government, acting in conjunction with commissioners appointed by Great Britain, to prevent the entire spoliation of the American Fall. Chicago and the State of Illinois are now engaged in fighting a similar battle against a great electric company, which, with equal greed and vastly more audacity than that exhibited by the

Niagara power companies, is endeavoring to turn the great Chicago drainage channel into a private power plant.

Chicago has spent fifty million dollars in digging the big ditch through which the waters of Lake Michigan run uphill into the Mississippi River. From the beginning the trustees have been planning to get enough power out of the current to do the city lighting. But shrewd engineers, looking to the almost certain achievements of the future, figure on an ultimate possible development of forty or fifty thousand horse-power.

Acting under this advice, the electric company some time ago bought from the practically obsolete Board of State Canal Trustees the right to dam the Des Plaines River, together with a number of acres of State land on which to build a reservoir. A private person made the purchase from the State for the impressive sum of a little over three thousand dollars. As engineers estimate the rights so sold to be already worth several millions, it is easy to understand why the electric company has been fighting so desperately in the courts against the united forces of the Drainage Board and the State authorities.

Whatever the final outcome of this struggle, it should serve as a sufficient warning to the public that it must be exceedingly careful how it permits its servants to make grants of water rights to any private individual or corporation. Already the same men who have piled up vast fortunes through the exploitation of city streets have turned their greedy eyes to the even more profitable control of the rivers and streams.

It seems certain that the new era of turbines and electric transmission of power will force the issue of public ownership to a speedy conclusion. For instance, the recently created Inland Waterways Commission will report to the convention of State Governors, which President Roosevelt has called to meet in Washington early this year, that there is now going to waste over dams which the National Government has built to aid navigation the enormous amount of sixteen hundred thousand horse-power. This power is readily available for manufacturing purposes. If sold at a fair price, say twenty dollars per horse-power annually, it would furnish a sufficient income to build and permanently maintain all the canals and river improvements which have been seriously proposed, and that without expense to the taxpayers.

Will the economic sense of the country allow this waste to continue? And, if not, shall the National Government go into the power-producing business on an enormous scale?

The Water Resources branch of the National Geological Survey has recently made public an estimate that more than three million horse-power is regularly going to waste in the Mississippi Valley alone. When experts estimate that the anthracite coal supply of the country will be exhausted in fifty years, and the bituminous in a hundred, how long does it seem wise to let that much power run to waste, most of it in a destructive way?

But the turbine and its magic power wire do not bring opportunity to the large capitalist and the great corporation alone. Until his death a year or two ago David M. Miner lived on a farm in Oneida County, New York. One of his sons, Ralph Miner, was graduated as an electrical engineer. When the boy came back to the old farm he was inclined to feel sorry for his father and his eldest brother as they toiled at the back-breaking tasks of farm labor. Finally, he persuaded his father to let him dam the little brook which ran through the pasture and turn its waters into a power wheel. A few months later the power was started, and the wheel and the dynamo which it actuates have been running steadily, night and day, ever since, with no attention except two or three times a week.

That little pasture stream is now furnishing electric lights for the house and outbuildings, heating the living-rooms even in the coldest weather, running the cream-separator and the churn in the Miner creamery, where the milk of twenty cows is turned into butter, turning the grindstone, pumping the water supply for the house and barn, sawing the wood, heating the flat-irons in the kitchen, turning the ice-cream freezer, milking the cows and doing a score of other laborious tasks. The cost of such a plant as Mr. Miner installed is about two thousand dollars, and the possibilities of its usefulness are without limit.

Power-House Showing Pipe-Line Nine Hundred and Ninety Feet High, Pipe Four Feet in Diameter at Top and Three Feet at Bottom. Discharge of Water at Nozzle Seventy-eight Cubic Feet Per Second at Four Hundred and Forty-five Pounds' Pressure. Durango, Colorado

In many parts of the United States individual farmers who have swift-running brooks on their lands are beginning to set the waters to work, and in several instances groups of farmers have joined to build larger plants which furnish them all with power.

A College Education that Paid

ALL over the mountain country of the West and up and down the splendid stretch of the Pacific Coast are numberless swift rivers which are capable of developing immense quantities of power. And these opportunities are rapidly being taken advantage of by shrewd private capitalists. One of the earliest long-distance power projects on the continent still remains one of the most interesting and spectacular. It was born in the brain of a young engineer graduate from Cornell University, who had the imagination of a poet, and it was built with the money of a famous speculator in grain on the Chicago Board of Trade.

The high top of Mount Rainier, in Washington, is covered with glaciers and snow-fields, which are the source of several mountain streams. One of these rivers in the course of its rush down the mountain slopes makes a single leap of seventy feet over the lip of a perpendicular gorge. At the top of this gorge, and at one side of the swift-rushing torrent, the engineer burrowed straight down into the ground for sixty feet. Then he turned and worked out directly under the falls, where he dug out of the solid granite a cave large enough to hold his turbines and dynamos. Straight up to the bottom of the bed of the river just before it makes its leap he bored another narrow shaft to hold the inlet pipe for his water, which is discharged, after it has set the turbines to spinning, through a pipe which opens directly behind the base of the falls.

One may stand at the edge of the Shawneen Falls to-day and all he will see to indicate the presence of man is a tiny stone hut which guards the mouth of the shaft. Yet, over the almost invisible wires which stretch down the mountain, more than six thousand horse-power is always rushing away to the busy city of Seattle.

The work of these Western hydraulic engineers is full of picturesque and dramatic features. They think nothing of running great flumes for twenty or thirty miles through the roughest country on the continent, of tunneling straight through big mountains, of blocking the mouths of vast river cañons and turning them into reservoirs for their surplus water.

To the South, also, long-distance transmission of water power is fast transforming the sleepy cities of Dixie into busy, bustling, manufacturing communities. Acting under a contract with the National Government, for instance, a private company is building a great dam and lock in the Tennessee River near Chattanooga. This will make navigation safe and, at the same time, will develop more than thirty-seven thousand horse-power, the disposal of which for ninety-nine years the company is to have in return for building the dam. This one plant will furnish power, light and heat for all the factories and transportation lines in the city of Chattanooga, with a considerable surplus for future growth.

In the mountain country of the two Carolinas several huge power projects are under way which will eventually render the cotton mills of the South entirely independent of Mr. Baer and his coal mines.

Everywhere man is literally hitching his wagon to a star, for to the balanced pull of the planets is due that mighty force of gravity which gives its continuous power to the falling water. And the copper wires, stretching for a hundred miles across country, are the tugs which harness Mars and Saturn to trolley cars and mill wheels.

With the new era of water power and its long-distance transmission go vast projects for irrigation and drainage—for the proper distribution of the water supply. Broadly speaking, the deserts are in the West, the swamps in the East.

Government irrigation in the West is five years old. From its beginning the plan has been for the Federal engineers to undertake the largest and most difficult projects. An example is the great Salt River dam and reservoir, in Arizona. Here, behind a huge wall of granite and concrete, two hundred and seventy feet in height, the swift, rushing waters of Salt River are to spread out into a lake twenty-five miles long, from two to five miles wide and more than two hundred feet deep.

In the construction of this huge dam, now nearing completion, two hundred thousand barrels of Portland cement will be used. All this cement is actually made on the ground, the power for grinding the rock and for all other purposes being furnished by the waters impounded behind the dam itself. When finished, the water stored in that great lake will make fertile one hundred and fifty thousand acres of land, while power developed by the surplus water will be used to pump from deep wells plentiful supplies for fifty thousand additional acres, the total land supplied by this project being equal to one-third of the area of the State of Rhode Island. Under the provisions of the irrigation law the three

(Concluded on Page 32)

Flume Eight Feet Wide and Six Feet High Conveying Water to Reservoir. Durango, Colorado

THE NEW REPORTER

And How He Views the Doings at the Capitol

WAR between the United States and Japan seems to be inevitable along the Paris boulevards and in the Paris editorial offices. Occasionally, it is inevitable in some of the London newspapers, too, but that is only once a fortnight or so. We fight every day in the Paris newspapers, and, according to all reports, it is a titanic struggle. The Japanese have taken Hawaii and the Philippines half a dozen times, and have been forced to give them back just as often. Fleet has wiped out fleet. The Pacific has come to be a Japanese or an American lake, as the Paris editors happen to feel about it at the time they write, and it is all very horrible and bloody and carnageiferous.

Here at Washington, where they ought to know something about the combat, there is a distressing lack of information to verify the French reports. Official circles are calm to the point of placidity. Congress is tranquil and more interested in getting comfortably settled in the new office buildings than in anything else. Viscount Aoki has gone home, leaving a trail of denied interviews all the way from Washington to Honolulu, and Takahira is coming to take his place. The fleet is storming along down by South America, and there doesn't seem to be a cloud on the sky, except that little matter of Japanese immigration which is being discussed by both nations.

Much importance is attached to the fact that Japan has, it seems, misplaced her fleet somewhere in the Pacific. Nobody has been able to find it up to this writing. There is an opinion in some quarters that the fleet is hiding out behind a rock in the vicinity of Punta Arenas, waiting to make Admiral Fighting Bob Evans prove his name or send word back home that it isn't so. It is pointed out that the American ships have so much ammunition on board the sailors must sleep in the fighting tops because there is no room for them below decks. It is argued that Japan has no money to finance a war and that Japan has plenty of money to finance one. It is considered of great consequence that Japan is so busy in Manchuria and Korea that she does not, at this time, desire to capture the United States and make a province out of this great and glorious country, and it is shown that this condition merely indicates the masterly strategy of Japan in fooling us into thinking her local troubles are all she can handle when, in truth, she is figuring on setting up a country place for the Mikado just outside of Chicago.

At Home in the Violent Ward

FROM time to time an American newspaper hops into the violent ward with some stuff of this kind, but, usually, it is a newspaper that is opposed to the President and is emitting its particular yells for the particular purpose of embarrassing that gentleman. Most of the news about the war comes from France, however, and it is put out for breakfast-table consumption each morning along with the proceedings of the Thaw trial and the progress of the Taft boom. This Government has not discovered yet what the motive behind the French hullabaloo is, but it does not doubt there is some reason, for the gentlemen who control the French newspapers are susceptible to arguments of various kinds and demand them when they enter on a campaign of this kind.

Senator Hale, of Maine

Viscount Aoki went home because he did not fit into the game here. Takahira, who will replace him, does fit in. He knows America and Americans. Aoki is a curious person. He is a Japanese with a German manner of thinking. He lived a long time in Germany, married a German wife and is Teutonic in many ways. When you graft a German education and philosophy on an Oriental mind the result is sometimes confusing. It was so with Aoki. He understands Japan, probably, and understands Germany. That seemed his limit, and he fluttered around wondering what was going on.

Meantime, if there is going to be a war with Japan nobody here has an idea of it, especially the men of the Administration, who should know. The President doesn't think there will be war, nor does Secretary Taft, who has just returned from a visit to Japan. The whole thing hinges on the negotiations concerning Japanese immigration, and there is no more reason why those negotiations shall not be settled amicably and satisfactorily than there is why the usual budget of pension bills shall not be passed by Congress. The story that Japan is lusting to go to war with the United States is exactly as true as the story that the United States is lusting to go to war with Japan, and both are lies. Nobody in this country, outside an insane asylum, wants war and nobody expects it, except those who say they expect it for purely political purposes of their own.

The talk brings the Navy into the limelight, the poor, defenseless Navy. When there is nothing better to do, apparently, the most congenial way of passing the time is to take a crack at the Navy. Congress is going to have its inning. After the line-and-staff row was well under way, and the President had lambasted Admiral Brownson with a whole column of adjectives, Senator Hale, chairman of the Senate Committee on Naval Affairs, stepped in.

Senator Hale is not a statesman who shoots skyrockets just to see the sticks come down. He is a gloomy and reserved citizen, who has been so long in Congress that he can forecast how many times the wheels will go around in any given time. The Senator let go a few remarks about the advisability of allowing the line officers to command ships at all times and of all kinds, and sat back to see how the country felt. He discovered the country was interested. Then, being wiser than most of his colleagues, he did not put in a resolution asking for an investigation of the muss and mess. Younger and less astute statesmen would have done that. Instead, Senator Hale introduced a bill intended to correct some defects in the Navy, and explained it. While he was explaining it several Senators jumped up and asked, anxiously, if there is to be no investigation of the Brownson matter, and of the recent charges that the battleships are likely to fall apart at any time because of structural weaknesses.

Senator Hale called attention to the fact that he had asked for no investigation. He had merely introduced a bill, a simple little naval bill, correcting some flaws. Still, he thought there would be an opportunity to discuss these matters before the committee while this bill was under consideration. Far be it from him to ask for an investigation into the acts of the President; but, if there was evidence to be adduced, he knew a good place to adduce it, which place was before his Committee on Naval Affairs. He made no doubt that all that was necessary could be brought out in this way, and he so assured the Senate.

Still, he did not introduce an investigation resolution. Not he. All he did was to provide for an investigation, and, if the President and the naval constructors get the worst of it, it certainly will not be his fault. As chairman of the Naval Affairs Committee he is obliged to introduce these bills, isn't he? Well, that's all there is to that; but Senator Foraker and Senator Tillman and others have a line of inquiry they desire to pursue, and how happy the circumstance is that they will have a chance when that bill is being considered.

Along about the same time Senator Aldrich, of the Finance Committee, introduced his currency bill. Speaker Cannon and the House Committee on Banking and Currency passed the affair up to the Senate. They found that every member of the House, practically, had a currency scheme and that every member of the Banking and Currency Committee had six or seven. The House was flooded with bills. It was the unanimous opinion that if there was to be any currency relief before next Christmas the Senate would be obliged to take the lead; for if the Senate passes a bill and gets it over to the House the Speaker thinks he has enough influence with his Committee to get that bill reported, substantially, by the House and then jam it through under a gag rule, which will deprive the country of a large amount of eloquence on financial topics, but will get action in a reasonable time.

Senator Aldrich and Speaker Cannon

The Taft-Hitchcock Storm-Centre

WITH these two topics fairly well lined up, and Senator Beveridge's tariff commission scheme still in an embryonic state, so to speak, the conversation has been eddying around the momentous topic of whether First Assistant Postmaster-General Hitchcock will take the management of Secretary Taft's campaign. Outsiders may not know it, but this is a most important matter. It has involved much discussion, many columns of newspaper dispatches, ponderous and potential editorial articles, and great manœuvring on the part of all concerned. There has been secrecy of the densest kind. It has been pointed out that, unless Hitchcock does come to the rescue of Taft, Taft may just as well quit, and it has been shown conclusively that, if Taft allows Hitchcock to have anything to do with his campaign, Taft will save time and money by withdrawing immediately. So, it may be gathered, Taft is sure to lose either way.

Representative Overstreet of Indiana

Still, Taft is keeping an eye to the main chance. There have been many stories of the opposition of organized labor to his candidacy. As it has been told here, union labor is all against him. Taft heard this, and by the merest coincidence a friend wrote to him and asked him four questions as to where he stands on certain labor questions. He seized this providential opportunity to answer the questions and to assure organized labor that, so far as being friendly is concerned, William Howard Taft is probably the greatest chum of organized labor we have in our midst.

He did not beat Senator Knox, Pennsylvania's ninety-pound candidate for the Presidency, to it, however. Knox needed a little organized labor support himself. His chance came when the United States Supreme Court handed down a decision declaring the Employers' Liability Law unconstitutional. Senator Knox was on the spot. The Employers' Liability Law is ardently desired by the labor interests. Wholly unconnected with that phase of it, of course, Senator Knox realized the cogency of the reasoning of the learned court when it handed down the decision. So he sat up all that night preparing a bill to meet the objections of the Supreme Court, and he was waiting in the Senate next morning, with his bill in his hand, before the sweepers had finished their work. He was in no hurry to get the bill in first, of course, and have it known as the Knox Bill. He merely wanted to introduce it for the public good. Still, if organized labor does observe that this bill is fathered by Senator Knox it can do no harm.

Momentous things have been happening in the campaign also, and more momentous things are expected every

day. There was that terrific affair in Erie County, Ohio. You can take that and examine it either way and gather conviction that Taft is the favorite son of Ohio or he is not. Six members of the Erie County Republican Committee, hearing reports from Washington that Taft is sure to be nominated, and desiring to get on the band wagon as early as possible, met and declared that they were for Taft and that the rest of the committee, of some thirty-odd members in all, must be. It was a great Taft triumph. Then, after a time, nine of the other members of the committee, with four proxies in all, met and declared the committee was not for Taft but was for that peerless, if somewhat peevish, patriot, Joseph Benson Foraker, making thirteen for Foraker, counting proxies, and six for Taft. Immediately afterward the glad news was flashed through the country that the Republicans of the Oklahoma Legislature had met and declared for Taft. This was another significant straw. Yet investigation showed there are just thirteen Republicans in the Oklahoma Legislature; and there everybody was face to face with the fearsome fact that thirteen people indorsed Foraker in Ohio and thirteen people did the same thing for Taft in Oklahoma. Thirteen, you know; unlucky number of the worst kind. It really looks as if both Foraker and Taft are out of it—hoodooed.

And that is the kind of politics the people in Washington are discussing gravely.

Taft's Thousand-Dollar Palfrey

TAFT is cleverer than the rest of them in keeping in the papers. He is a very good advance agent for himself. If any community thinks it needs a speech from the Secretary of War, the leading citizens have only to come along and ask for it, and the Secretary of War will oblige. He is in exuberant spirits, but strives to keep himself within the bounds of solemnity demanded of a Presidential candidate by discussing his prospects a few times a week with the melancholy Representative Burton, of Cleveland, who takes sepulchral occasion to remind Taft there is many a slip between the cup and the lip, that all flesh is grass, and that you can never tell what an ungrateful proletariat will do, as witness the fact that a portion of said ungrateful proletariat refused to elect the said Burton mayor of Cleveland last fall.

A moving-picture man came along the other day and tried to get Taft to have his moving pictures taken. The picture man said the nickelodeon patrons are crying for Taft in action, at five cents a throw. This is also considered very significant. No person, so far as known, has evinced a desire to see the Honorable Charles Warren Fairbanks on a moving picture, or in one. And somebody in the West gave out a story that a horse, price one thousand dollars, had been bought by Taft for his personal use. Of course it is worth a thousand dollars to any horse to carry the Secretary, but this story wasn't true. Probably the man who owned this mighty steed hoped the Secretary would buy it.

The story, however, gave an idea to Colonel Marshall, of the Army. Marshall is one of the soldiers ordered to take the horsemanship test. He weighs three hundred and twelve pounds, and wisely concluded that any horse that could carry him fifteen miles out and fifteen miles back must be used to similar feats of transportation. He grabbed at the Taft horse story.

"Lend him to me," he begged of Taft. "We fat persons must ride together."

Taft wept when he told Marshall he had no horse. His horse, used to conveying Taft a few miles twice a week, was relieved of its sufferings a time ago by being struck by lightning. Since that time there has been no horse big enough to carry Taft and, surely, none big enough to carry Marshall.

Still the Secretary hopes to get the order rescinded for Marshall so he can do his fifteen miles out and fifteen miles back on a truck.

The President has been adamant on this physical test for the fat army officers. They have appealed to him, and have had their "influence" appeal to him, but he has insisted an army officer should be able to ride a horse without bending the horse. He was more amenable when the Honorable Jesse Overstreet, of Indianapolis, came to him with another physical proposition. Mr. Overstreet is a serious-minded statesman who is chairman of the Post-Office Committee of the House. He has a negro constituent in Indianapolis who desires to get into the postal service. Some predecessor of the President, with his mind on the physical also, made a rule that no person shall be employed in the postal service who is not five feet and four inches tall

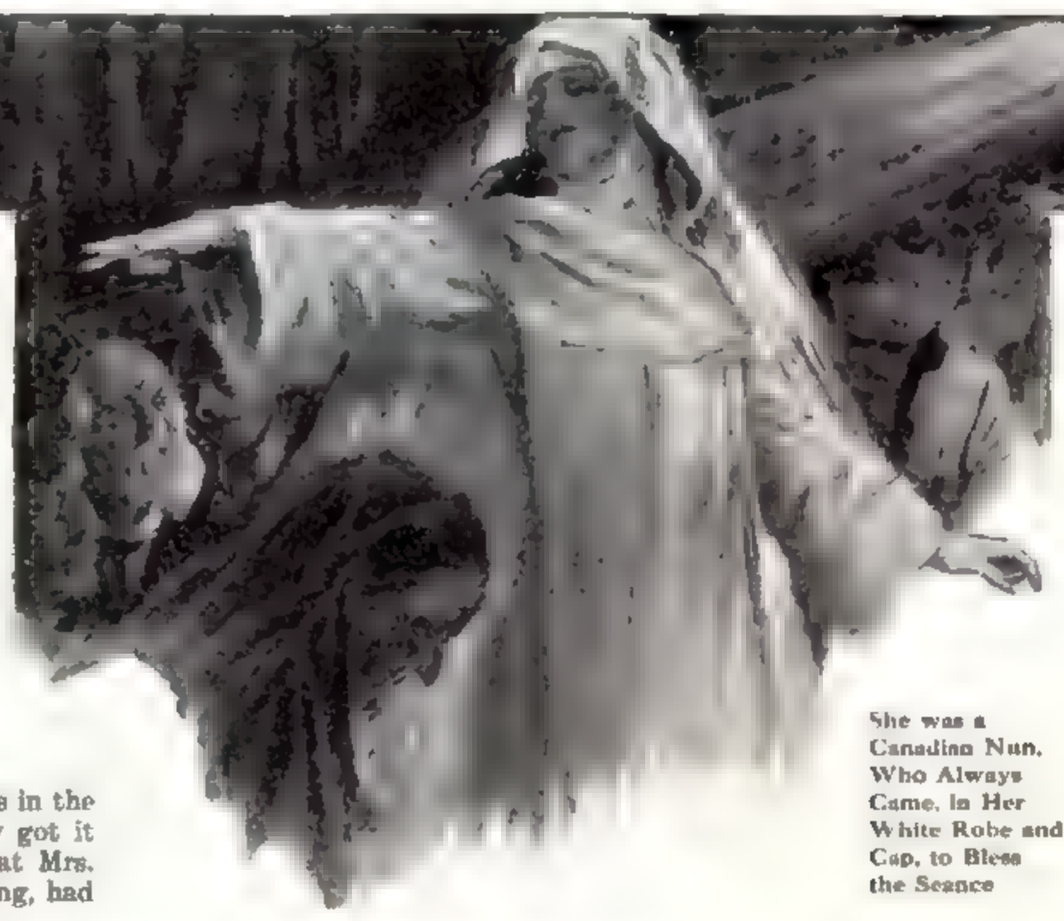
Much Ado About Two Inches

OVERSTREET'S constituent is but five feet and two inches tall. When he tried to get on his country's payroll he was confronted with that regulation. He appealed to Overstreet, who investigated. He found the regulation there—five feet and four inches or no work in the postal service. Overstreet went to headquarters. He explained to the President that there are many negro votes in Indianapolis and that he needs them in his business. Would the President stand in the way of the return to Congress of a worthy statesman for a mere matter of two inches in the person of Mr. Overstreet's negro constituent, who had made up his mind he must go into the postal service? Man to man, would the President hand it to a loyal Republican in that matter.

"What's that?" inquired the President. "Five feet and four inches? I never heard of it. I'll rescind the order at once."

All of this goes to show the fat army officers that, if they were only five feet and two inches north and south, instead of east and west, they might get a precedent for remaining in the service.

The Law and Laughing Eyes



She was a Canadian Nun, Who Always Came, in Her White Robe and Cap, to Bless the Seance

Rosalie Throws Light on the Great Cabinet Mystery

By WILL IRWIN

ILLUSTRATED BY EDMUND FREDERICK

EVEN to their own profession, the Haywoods, clairvoyant and materializing mediums, were a deep mystery. Where they came from, no one knew. They appeared one day on the Western circuit, finished, accomplished "cabinet workers"; he a clever, if somewhat rough, "platform demonstrator," who could deliver a passable sermon, and whose clairvoyant work was quick and shrewd; his wife, a slight, pale, wild-eyed little woman who did "trance work" inside the cabinet, and whose ventriloquial male voice as "Doctor Coleman," the cabinet control, bred wonder and envy in other professionals. It was as though she owned two throats, male and female—and she such a slight, feminine, little thing! Only three other woman mediums in the profession had such a voice as that, and they got it through years of practice. How came it that Mrs. Haywood, who appeared suddenly out of nothing, had mastered such an accomplishment?

Besides, their public methods were almost foolishly original. They never stayed long in one place; they darted here and there, blowing as the winds of fancy listed; doing great business in Chicago, they would disappear suddenly, after two months of great prosperity, and bob up next week in Omaha; a month of Omaha—then Denver, San Francisco, or a long jump to Philadelphia. Now they were in Brooklyn; and their proximity to New York started the gossip going in the back parlor of Professor Haley, where traveling mediums mostly congregate as they pass through New York. Haley is a dealer in tricks, paraphernalia and "test-books"; also he keeps the "Blue Book," that classified directory of sitters and their desired dead, to which all his clients contribute knowledge according to their abilities, and from which they take according to their needs. By keeping the secrets of his clients, Haley has built up a wide acquaintance in the business and gathered unto himself a pleasant social life. This gossip had mainly to do with two peculiarities of the Haywoods, one of which was a simple little frill, but the other was both a mystery and an irritation to the profession.

The frill was Haywood's publicly-vaunted passion for chemistry. He set up a laboratory in every house which he inhabited, and it was his custom, after Sunday-night séances, to take his sitters into this cabinet of scientific mysteries, there to discourse on physical chemistry and its relation to spirit chemistry. Professionally this was regarded as a clever trimming. Waller the Great used to collect miniatures; Señora Zamba had a tray of old coins. The display of such hobbies helps to keep up interest and serves to advertise. The profession quite approved of this. But the other whimsy of the Haywoods—this it was which made them taboo among their own kind. For they worked absolutely alone. No test-books, no exchange of information—the professionals who had tried to force exchanges were repelled, as Rosalie Le Grange put it, "with remarks that was an insult." Rosalie, plump, cheerful, good-natured, a clairvoyant who prided herself on practicing honest mediumship and taking no graft beyond regular fees, tried an exchange of professional courtesies just after the Haywoods came to Brooklyn. She dropped into Haley's the next morning, burning to find a confidant of her indignation. Professor Beach was there, waiting to have a reaching-rod mended. A little, plump, smiling man who played the Southern circuit every winter, Beach was just then putting in time between seasons giving trumpet séances in Brooklyn.

"If I ever," began Rosalie—"If I ever get a chance at them Haywoods! B-r-r-r, the beast! Yes, I saw the house. They've rented it furnished for two months. I thought, me being in the same street, and knowing three-quarters of the regular sitters, we might combine, neighborly like. You know as well as I do, Professor, that nobody anywhere is half as careful about the books as I am. I went to the Tuesday séance—gave up two sitters just to see 'em work. I must say that they're good—and the *crowds* he had. Sixty dollars in the sitting if there was a cent; but, oh, so weak on tests! He has to get his sitters for clairvoyant readings before he can do a *thing*. I bet she brought forty ghosts—it's awful rapid-fire work she does—and there wasn't ten acknowledgments. And I jest said to myself, I said, these people are newcomers and they *need* me. Perhaps they ain't been approached in a spirit of friendliness. Well, you know me, Professor. When I git good *and* ready to do a thing it gits done. I made up

my mind to speak to him fairly after the sitting. When everybody was gone I introduced myself. Ever see him? Ain't he awful? Big and fat—and I bet he's a brute with that jaw.

"I didn't make no bones of it. I jest spoke right out and introduced myself and showed him my card with the Brotherhood mark, which proved I was genuine. And what do you suppose he did? What *do* you suppose?"

Professor Beach hadn't the slightest idea.

"Talked to me like he'd talk to a regular dope. 'Very glad to know you, Mrs. Le Grange,' says he. 'It is, indeed, a noble work of consolation we are doing.' And he was sneering, you could see that just as plain! Right under that big mustache of his he was laughing at me. I'll bet he has the black heart! If I got such a look from a sitter I'd read murder in his palm. But I kept on, like a fool! 'I've been in this neighborhood a long time,' says I, 'and mediums ought to help each other.'

It Murmured, in a Gibbering Whisper, Words Which No One Could Catch

"Did I tell you she was in the room all the time? Yes, there she was, standing like a mouse in the corner, looking scared. You could just *feel* how scared she was. She never took her eyes off his face. Once she opened her mouth like she was going to speak, and he turned and glared at her. Wilt! You could see her hands tremble. 'Certainly!' says he; 'we can all work together to spread a sweet thought-influence.' Did you ever hear the like? It's one of my troubles that I come right out with things, and I was getting mad. 'Of course,' said I, 'good tests are a great help to materializing work, and a friend that had been in this neighborhood a long time might help a materializing medium a lot. I was watching your work to-night,' I says, 'and I must say that, while Mrs. Haywood's materializing was very nice and neat—I never heard better voices,' says I, 'what you need is information. A good test-book on Brooklyn,' says I—and I never got any further. He jerked the words out of my mouth. 'Madame,' says he, 'if you're one of them disgraces to mediumship that trades in test-books and traffics on human grief, leave this house before I expose you!' Mad! I could have bit a nail. I wasn't so mad but I could see the way she flattened herself against the wall when he looked at me that murderous way. I gave him a piece of my mind before I left. 'I hope *you* get exposed!' said I——"

"Why didn't you tell him you'd expose him yourself?" asked Professor Beach.

"Mrs. Haywood wasn't the only scared woman in them parlors, that's why!" said Madame Le Grange. "Mad as I was, the first thing I knew my feet carried me outside. Honest, I hated to leave her alone with him. I had a feeling of something awful between those two folks. You know I really did have a psychic streak when I started, and I sense things."

"I'd expose him," said Professor Beach.

"Exposures is unprofessional; I always knocked them," responded Madame Le Grange. "Live and let live, even when they are practicing unfair. But if ever I was tempted!"

"How about her voices?" asked Professor Beach, his mind running to technical points. "Some say she used a bass vibrator like a jew's-harp in her mouth for Doctor Coleman. Is that voice as good as they say?"

"*Too* good," said Madame Le Grange. She rose suddenly and went over to inspect a new set of double slates on Haley's exhibition table. It was one of her peculiarities that, plump and large as she was, she moved with angular ease and grace. It matched that psychological contradiction of hers by which, through all the treacheries and hypocrisies of her trade, she kept a certain wholesomeness, at bottom; matched, too, the sprightly youth in her forty-year-old face. She made no move to answer; whereupon Professor Beach jogged her.

"You always *was* mysterious, Rose," he said.

"I ain't saying anything, because I don't know," answered Madame Le Grange. "Go and see for yourself some Sunday night. Tuesday sittings for the public, Sundays for dopes. Then's when he spreads himself. Just you go some Sunday."

Professor Beach shifted his right leg over his left and his left over his right.

"I believe I will," he said. "Mrs. Costigan wants to take my séance for one night, anyhow.

"They ought to be exposed," he added after a time.

"Don't *you* go doing it!" said Madame Le Grange, putting down her double slates and smiling over her shoulder at him with all the youth in her eyes.

The circle of gossips at Haley's remembered these speculations concerning the exclusive Haywoods after the episode which the newspapers called the cabinet mystery. Here is all that the newspapers and the police knew for a long time of that sensational case, still written up now and then in the Sunday supplements.

On the night when it all happened, the Haywoods had been showing for about three weeks in their one-story furnished house at 21 Waite Street, Brooklyn. It was the regular Sunday-evening séance, given for the "inner circle," those firm believers who could safely be trusted not to try any cabinet raiding or exposures. The game at 21 Waite Street had already come to police notice, and that very evening Detective-Sergeant McGee, who knew that he could not enter these Sunday-night meetings without going through certain preliminaries, was watching outside, desultorily shadowing the house and killing time.

As usual, Haywood began proceedings with a short address and an inspirational prayer. Then Mrs. Haywood, bidding the circle good-by for the present, went into the plain black cabinet at the rear of the double parlors and entered trance. The circle started a hymn; while they were singing, Haywood threaded the close-packed mass of sitters to the "cabinet lamp," which hung by the bow windows at the other end of the parlor from the cabinet, and which, when the séance was on, threw over the heads of the audience a beam of light that hardly dispelled the darkness. At the Tuesday-night meetings he always stood by the cabinet, a position of vantage in case of raids; but on these Sunday nights, having a set of sitters who could be trusted, he took his station by the lamp, twenty feet from the cabinet. From there he regulated its light according to the strength or weakness of the apparition. As he crossed the room he turned out the gasjets. When he stood finally by the cabinet lamp, giving a few directions to the sitters as to keeping their feet on the floor, and uniting their magnetism with the control, he appeared as a dim suggestion, visible only by his face and the slight circle of white that was his collar. In that light, his black clothes made the rest of his form invisible.

A moment later the deep voice of "Doctor Coleman," Mrs. Haywood's famous control, stopped the singing. "Good-evening, friends," he said, and the circle, in hushed, reverent voices, replied, "Good-evening." Doctor Coleman went on to make a few remarks. It was noticed that his voice was not so strong as usual; one or two sitters testified afterward that it seemed to break, as though his magnetism were weak. In fact, "Little Lucy," the child-voice that was Mrs. Haywood's cabinet familiar, twice interrupted him and took up the burden of his remarks. But the voice strengthened in time, and presently "Sister Margaret" appeared. She was a Canadian nun, who always came, in her white robe and cap, to bless the séance. One or two other spirits followed in the regular order. "Mother," the real mother in the flesh of a middle-aged sitter, came to her daughter to be kissed and caressed. This pitiful mockery over, there followed several minutes of silence from the cabinet.

The believers were about to start a hymn to strengthen the influence, when a man-ghost parted the cabinet curtains. At the same moment, the voice of Doctor Coleman, stronger than it had been before, announced that this was "Josephus." Did any one recognize him? No recognition followed; the séance sat hushed, waiting for that hysterical little whisper which should announce the presence of one of Josephus' dear and bereft; but no such recognition came. The spirit appeared, from the dim suggestion of a face and shirt-front, to be that of a tall man; and over his shoulders trailed a luminous robe, cerement of the grave.

"He is coming out among you, friends," said the deep, measured voice of Doctor Coleman. The ghost began a slow, wavering advance; and as it came it murmured, in a gibbering whisper, words which no one could catch. It paused near the front row; a beautiful, full-form materialization.

And then—something happened.

It seemed as though a black streak had shot across the white robe and the white shirt-front; the ghostly whisper changed to a human yell of mortal terror and pain and then to a gurgle—the white pillar by which the apparition was visible crumbled to a heap on the floor, and a heavy fall sounded through the room. A moment thus; and then from the cabinet sounded the agonized scream of a woman.

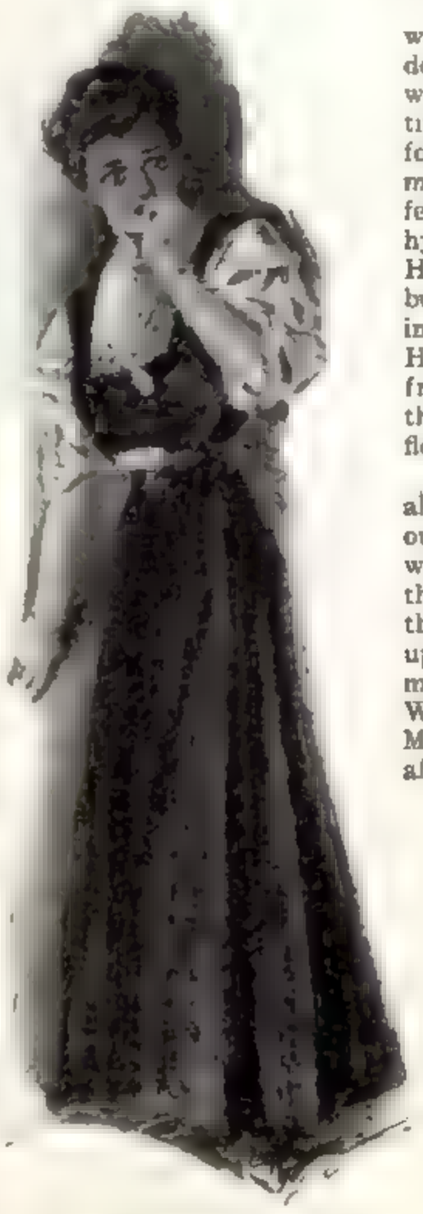
The circle became a stampede. With the instinct which makes women run to authority in an emergency, half a dozen sitters turned around toward the windows, where Haywood cared for the light. As he stood, only his face and collar visible to show where he was, he seemed rooted, transfixed with the common horror of this strange manifestation. The voice from the cabinet screamed again. "Turn up the lights!" cried a man from the front row. This sound seemed to startle Haywood into action. One sitter testified afterward that he passed his hands over his face—"like a person coming out of trance," she said—before he threw up the box-light full force. A moment later some one struck a match and lit the gas.

On the floor before the cabinet lay a young, smooth-shaven and comely man, fluttering out the last of his life from a hole above his heart. The ghostly, luminous robe flowed from his shoulders: in his hand he held a mask such as cabinet ghosts wear, and which he had evidently torn from his face, with a last despairing effort to get air. A dirk, driven clear to the hilt, stuck in the wound. In another instant Haywood had thrust his way through the huddled, screaming women and old men and raised him.

No one thought for a minute or two of Mrs. Haywood. Then she screamed again, and the faithful remembered that a medium, recalled from trance by a shock like this, is in danger of her life. They tore aside the black cabinet curtains.

Mrs. Haywood lay on the floor, her hands over her eyes, rousing herself only for the periodic screams which seemed to be tearing her apart. Haywood lifted her in his arms; she looked once at the dead and fell screaming again.

This, as reduced afterward from the testimony of a dozen hysterical, contradictory, emotional dwellers on the borderland, is the plain story of what happened that night in the back parlors of Number 21 Waite Street.



"You Could Just *Feel* How Scared She Was"

Detective McGee, lazily watching a party of girls in the doorway across the street, and waiting with yawns for the time when he would be free to follow his own devices until midnight, heard that first feminine scream, heard the hysterical babble of voices. He tore up the front steps, burst in the door, and appeared in the parlors just as Mrs. Haywood had wriggled loose from her supporters and thrown herself again on the floor.

At that moment he was almost knocked over by the outward rush of a little man who had detached himself from the group and plunged toward the entrance. McGee called upon him to stop; the little man only pressed on the faster. With a flash of good judgment McGee realized that, by flying after this one bird, he might let the nest escape; already the crowd was moving toward that door. He threw his coat open, showing his shield, drew his revolver, and called: "Stay where you are!" Haywood, from his place on the floor, straightened up, letting the body slide down; McGee saw then that he had a murder to deal with. He blew his whistle and repeated his command against any movement. The

policeman on the beat responded, and a hurry call from him brought reserves and an ambulance. The surgeons found, what every one in the room knew already, that the figure on the floor was stone dead. The knife had gone straight to his heart. By that time the circle, mainly old women, was in a state of hysterics that not even the police could quell.

McGee's first care was to find who it was that had rushed past him at the door. He had little difficulty. Half a dozen sitters declared that it was Professor Beach, rival medium, who had attended to see what was going on. They suspected his intentions from the first, they said. What was he doing, dismissing his own séance and coming poking around there? Another call went to the station, and in a quarter of an hour the trembling Professor Beach, found in bed, half-dressed, was under arrest. McGee arrested Mr. and Mrs. Haywood on suspicion and sent the sitters home under shadow of detectives.

The believers were clearing out, silent or weeping, as their characters might be, before the captain thought to ask a question which went to the heart of this mystery. Who was the murdered man? A professional "spook," plainly; a cabinet assistant hired to represent a spirit. But who was he in reality? The sitters shook their heads. Haywood, standing under guard of two policemen, threw his pale, blotched face toward his questioners, and answered: "A materialized spirit." To this reply, too bizarre for the mind of the average policeman even to grasp, a woman sitter added: "A materialized spirit is clothed with flesh just like what he had on earth. Somebody struck him down before he could dematerialize." "Glory to God for this demonstration!" cried an old woman, hysterical, fanatical. As for Mrs. Haywood, she was in no state to be questioned. She had fainted twice; it seemed, indeed, that this demonstration, whatever it was, had nearly finished her.

They searched the Haywoods in the police station, and went through the house at their leisure. It was one of the small, one-story cottages which still resist the advance of the flat-house in certain parts of Brooklyn. They found that the Haywoods had no servant; plainly Mrs. Haywood herself did the housework. There were only two bedrooms. One, Haywood's, from the clothes and personal properties, lay just back of the parlors. The other, across the hall, held the wardrobe of Mrs. Haywood. Another room, just back of Mrs. Haywood's, was occupied by the famous chemical laboratory.

The captain, who had officiated in spirit raids before, made careful search for paraphernalia. He found a secret shelf under the chair in which Mrs. Haywood had been seated during her trance. It contained three sets of tightfolding spirit robes, a pack of cards decked in phosphorescent paint to produce "spirit lights," and three of those thin, painted masks used to vary the impersonations. The papers in the desks and drawers included nothing more damning than a set of "test-books." When they searched Mrs. Haywood at the police station they found a black bag under her skirt; that contained two more robes and a negro mask. On the way to the station Haywood tried to get one of his manacled hands into an inside pocket. The sergeant in command of the wagon, seeing this, and fearing lest the prisoner might have a weapon, went through that pocket on the spot. He found a mask—male, with mustache. The search at the station-house showed that this was the only piece of spirit apparatus on his person.

When, all that night and the next day, Haywood sat through that survival of mediæval torture known as the "third degree," he weakened on nothing, not even upon his assertion that he did not know the dead man. He would not admit that his spirit work was fraudulent. "It must have been a spirit, killed while it was materialized in the flesh," he said.

Once the inspector, who had learned his methods from the American master, Byrne, struck him full in the face after this impudent answer. Haywood rose, wiped with his handkerchief the place where the blow had struck, and a moment later became a mountain of furies. Two detectives, who had been watching for this, caught him expertly and threw him back into his chair; after a minute of struggle he settled into calm again. Always he returned to the same answer.

Of what happened that night he told a straight story. He had seen Professor Beach, the medium, enter early in the evening and take his place on the front row; he knew Beach by sight and reputation, and had not objected to his presence among the believers. He had witnessed the streak of black cross the white spirit robes, had seen the apparition sink to the floor, and had not thought of moving until they called for lights. His private opinion, he added, was that Beach might have done it to "expose" his rival's séance.

For three days Mrs. Haywood was in no condition to talk. When they had calmed her down a little she returned a queer mass of contradictory answers. Her séances were genuine; she had been in trance and had known nothing until the shock waked her. When they showed her the masks, the gauze robes, the phosphorescent devices, she weakened and admitted that, although she mostly brought real spirits, sometimes the power was weak and she had to practice fraud. When they asked her who this dead man might be she trembled but stood firm; she had been in a trance; she could not guess. They put her to the ghastly ordeal of looking upon the dead. She could not turn any more pale than she was before, this slight woman with the strange eyes, but she swayed as she looked and covered her face. And still she repeated: "I do not know him."

For a time the police neglected everything else to find who the dead man was. They searched the lodging-houses of all Brooklyn, Long Island City and Manhattan. No guest was missing. His clothing showed nothing by way of identity—not a letter, not a card; only this: from the vender's marks, his shoes had been bought in Denver and his cheap black suit in Omaha. The police of those two cities, reached by telegrams followed up by photographs, reported that these were blind clews; no clerk remembered such a man. They buried him in time, and the Spiritualists of the Haywood circle held a funeral ceremony, a demonstration in honor of this greatest spirit manifestation—that one should take on flesh and die again.

"How Can You Prove It If Your Control Does Clear Up this Thing?" He Asked. "Spirits Can't Testify"

About that time some Gaboriau of the department established the only fact which really connected Haywood directly with the murder. The mark on the dead man's laundry was the same as that upon Haywood's shirt—W7G. They ran the laundry down and found nothing further to edge suspicion.

So the coroner's jury recommended that Mr. and Mrs. Haywood and Professor Beach be held. Gradually the police turned their main attention to Professor Beach. As a rival he had a motive. His proximity to the ghost, his sudden flight, his discovery in bed half an hour afterward—all these things appealed to their minds. The detective force, harried on by the newspapers, which had made this a seven-day spread, dragged Manhattan with a fine-tooth comb for the antecedents of Professor Beach. There the case rested in mystery.

Professor Beach lay in the Raymond Street jail for a fortnight before Madame Rosalie Le Grange called on him. He was not a lion of great crime, this plump, cheerful little man, but a ferret of small. As he peeped through the grating, pale, disheveled, his eyes red, new lines in his face, all the woman came up in Rosalie. She thrust a finger through the grating to touch his face, causing the keeper to growl out a warning that made Professor Beach jump.

"Oh, Rose, why didn't you come before? What are they going to do with me?" he said, and wept. A coldly practical answer was the thing for that situation, Rosalie felt; she knew from experience that sympathy breeds hysterics.

"I didn't come before because this ain't a healthy place for mediums in these times," she said. "And, if they was going to let you off anyhow, what's the use of my coming round? But they're keeping up this foolishness——"

"I didn't do it; oh, Rose, I didn't do it!" cried the professor, bursting into tears again. Whatever man there was in him had been whipped to a rag by the solitude, the mental torture-house of the third degree.

"You don't have to tell me that," said Madame Le Grange. "Now, try to brace up—why *did* you try to beat it?"

"I was crazy-like. When I saw what it was I thought they'd suspect me because I was a medium and sat on the front row——"

"Goodness alive, as if they wouldn't git you anyway!"

"I was scared!" said Professor Beach.

"Too scared to keep your eyes open? What did you see?"

"I've been thinking it over—I ain't had much to do but think. That was a professional spook, of course—It. I seen from the first that Mrs. Haywood wasn't all her own ghosts. Just when they started singing I heard the mop-board drop. They use the next room for a get-away. There's a sound about a mop-board that's different from any other trap."

"And the Doctor Coleman voice?"

"That voice was—was—It!" said Professor Beach.

Madame Le Grange puckered her mouth and nodded.

"I knew she didn't have a man voice in that baby throat of hers," she said.

"Because, when he come out of the cabinet and begun to whisper, he chewed it out the same way. You can't be fooled on a voice."

"Well!" Rosalie was watching him, intent.

"I'd tested the floor with my feet for traps before we set. I found a board on the carpet that creaked. It was right alongside my chair, and said I to myself, 'If they try to bring spooks along the aisle from the circle they'll sound that board.' And just when the—It—stood there in front of me, I heard the board alongside me creak.

"I never saw it done. I was looking down toward that board. When the spook yelled I thought he had stepped on a tack or something, and I was wondering how they'd cover up the slip. And when the lights come up, I saw—what it was——"

"And you run instead of bluffing it out——"

"Don't be hard on me, Rosie—I was edging out when I saw that fly cop McGee——"

"Did you know him?"

"Didn't you git general information on him? Oh, sure—you was out of town. The police had him investigating before the clean-up last year—you know—sitting for clairvoyance. We was all on to him."

"Skeptical, is he?" asked Rosalie Le Grange.

"He was inclined to believe. We used to joke about it. I never had him. The rest told me he was just as foolish as any old believer after they got to handing out the guff. You could tell it by his eyes. He gave great leads. It's all in the Blue Book—under his name—Martin McGee. They missed one trick on him. He's got an aunt that's a regular sitter and gave up fine—Annie B. Johnson is her name—and they never found it out until after the raids. They's pages and pages about the family in the Blue Book under her name."

"In the Blue Book?" said Madame Le Grange, breaking in, and again, "In the Blue Book!"

What more she might have said stayed back from her lips, for the keeper broke in to say that time was up.

After she left the jail Rosalie Le Grange turned down Raymond Street, inspecting store after store which displayed the blue bell of a public telephone, until she found one that had a sound-proof booth.

Inclosing herself carefully therein, she called up a number in Manhattan, murmured a meaningless formula, and spent some minutes at the receiver taking notes.

II

DETECTIVE Sergeant Martin McGee belonged to the New York school of sleuth-hounds. He had been drafted to the detective arm of the service because it was unseemly that a gentleman with a pull as long as his should be pounding the flags on common patrol; and the same pull had made him a sergeant. The bulldog is nearer like to the beagle than he was like to Sherlock Holmes. He knew criminals, their ways and peculiarities. When crime arrived he rounded up all the crooks in that particular line, chose the most likely suspect and put him through the third degree. That was the summit of his art. In symbol of this, his fists were large, his square shoulders broad, and his red-topped head small. He collected no more than his meed of graft, and he honestly passed the right percentage higher up. He never regarded this as

(Continued on Page 31)

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Light Commercial Mortality

THE business record of 1907 was truly remarkable. Money was dear and credit more or less strained throughout the year. After the March smash in stocks gloomy views prevailed at financial headquarters. In October occurred one of the most violent monetary shocks the country has ever known.

Now, commercial failures, measured by total liabilities involved, were thrice as great as the average of the five preceding years. But the difference is almost wholly accounted for by the embarrassment of a very few big concerns, having plenty of good assets, but caught short of ready money. The number of concerns that failed was only four per cent. above the average of the five preceding years; and of all concerns in business, as reported by Bradstreet's, only seven-tenths of one per cent. failed—the smallest proportion, with the single exception of 1906, in twenty-seven years. Actual assets of failed concerns amounted to 72.3 per cent. of total liabilities. This is the highest proportion ever reported, comparing with an average of little over fifty per cent. in the five preceding years. Already the Westinghouse companies—the most important commercial failures of the year—are well on the way to a solvent footing.

The commercial death rate was only half that of 1893. Total liabilities of concerns that failed, it is true, were only ten per cent. less. But the total number of concerns in business was forty per cent. greater; and their combined assets must have been at least a hundred per cent. greater. No exact statement on that head is possible; but bank deposits were three hundred per cent. greater in 1907 than in 1893.

Considering the trials of the year, the business of the country, we should say, showed an inherent strength that is encouraging.

Campaign Patter, Exhibit A

THE Senate has a currency bill which would better be in the waste-basket. It provides that national banks may issue emergency circulation by consent of the Secretary of the Treasury, the Comptroller of the Currency and the Treasurer of the United States, the notes to be secured by deposits of municipal and railroad bonds such as savings-banks buy, and to be taxed at the rate of six per cent. a year.

This is one of those sops which the Senate is skillful in devising when it wishes at once to stand pat and to give an imitation of action. It reflects the purpose of the Upper House to do nothing on the eve of a Presidential election which might be criticised; and it should be labeled, "Campaign Patter, Exhibit A."

If emergency circulation is all that is needed, the banks have already created a device far superior to that proposed by this bill. The clearing-house certificates and checks meet that need completely. They are issuable practically upon the instant; they are amply secured by the kind of assets that every solvent bank has on hand; and they bear upon their face plain notice that an emergency exists. Being unlike other kinds of money, nobody will hoard them, and the banks will always, from the strongest self-interest, retire them as speedily as the exigency permits.

To issue notes under the Senate Bill plan would require application to Washington, deliberations by the Government board, many slow revolutions of precedent-bound governmental machinery. The security proposed is such as banks outside of the big cities, with rare exceptions, do not possess.

Already the Chicago banks have retired nearly all the clearing-house checks which they issued in November. But money on the Stock Exchange has been loanable at much more than six per cent. If a six-per-cent. tax had been the only burden which attended keeping the emergency circulation outstanding it would not have been retired.

The Senate Bill proposes simply to furnish an instrument with which to meet a crisis such as occurred last fall. It offers something less efficient and less completely suited to the purpose than the instrument which the banks actually employed.

Ostrich Financiering

THIS Senate Bill embodies a theory which we find it difficult to consider without ill-nature. It is that emergency notes, designed to meet a crucial condition, should be issued secretly, without any general notice, and should look just like other kinds of money—lest the public take fright.

This theory implies that the business intelligence of the country resides in the Treasury Department and the banks; that, as they alone have the wisdom and steadiness to meet a crisis without losing their heads, they are the only ones who should know that a crisis exists.

Whence are derived the facts upon which this remarkable theory rests? Not, certainly, from the happenings of last fall.

We do not think it is the duty of banks in an emergency to deceive their creditors. We do not think that public confidence in a banking system is to be inspired and strengthened by any arrangement which involves deceit.

If a condition exists which warrants the issue of strictly emergency currency, everybody is entitled to know it, and would better find it out by fair, unequivocal warning, such as clearing-house checks bear on their face, than by indirection.

The Poisoners of City Youth

"NO ONE," said Tolstoy, "has a right to deal with any human being except with love."

The doctrine is hardly disputed nowadays. Civilized society shuffles off a murderer with compassion. Even in Russia, while the Cossacks are ordered to fire with ball, the autocrat mourns the necessity of coercing his erring children for their good. Yet there seems to be some room left for the rigorous old tenet of total depravity.

Said a Chicago police-officer the other day: "The sale of cocaine, especially to boys, must be stopped. Almost every criminal that is brought in proves to be a user of cocaine. The drug fires their minds and gives them nerve to do the most desperate crimes. In this class were the murderers of Policemen Mooney and Callaghan."

The two officers were murdered, within a short time of each other, in mere wantonness. From time to time, in Chicago and elsewhere, the police attempt to break up the traffic in cocaine. They find it well systematized; directed often by men of considerable means and of some reputation and influence. They find it in drug stores owned by persons who certainly comprehend decency, for they imitate it in many respects.

These men who sell cocaine to youths of both sexes—what can they really be made of? What fluid circulates in their veins? What thoughts inhabit their brains? Do they really, as they seem, go home at night, or mingle in unmurderous sociability with other humans; or do they open a trap-door at the back of their den and slide down to the pit till morning?

We should like some further light on the cocaine-seller, for it is important to know whether such total depravity does actually exist.

The Safest Place for Navy Men

THE President's remarks touching the resignation of Rear-Admiral Brownson appear to be by way of notice that any naval officer who finds fault with the Department must see to it that his armor belt is above the water-line and his main guns sufficiently elevated as to be workable in a heavy squall. It will stand him in hand so to arrange his turrets that the portholes do not admit the enemy's shells, nor powder sparks drop down into his handling-room; and, if there is an unprotected area aft of his magazine, he would better draw off and have it well harveyized.

The constructional faults mentioned above seem to have been present in the rear-admiral, and press reports of the engagement indicate that he was unable to steam above fourteen knots an hour. The formidable craft Theodore R., moving with the celerity of the wind, overhauled him before his scuppers were fairly awash. Firing main and secondary batteries from bow, stern, port and starboard, the mighty adversary promptly shivered his timbers, as they say in the tarriest corner of the Metropolitan Club.

Had the admiral's strategy been up to date, it is said, he would have instantly betaken himself to a submarine; but we should rather recommend, to any naval man whose breast is surcharged with dissatisfaction, the top of a tall tree far inland.

Paying the Damage Bill

NO ONE, in or out of Congress, expects much from this session of the National Legislature.

We wish all the expectations might be pooled in that employers' liability law which the President again convincingly urges. The usual annual statistics of slaughter on the rails and in the mills and the mines are now coming in. The other day it was shown that the number of miners killed and maimed, per thousand employed, has been rising in this country and falling in Europe. Disgraceful comparisons of the same sort as to other industries are familiar.

The industry takes these lives and limbs. The industry, not the poor families of the victims, ought to bear the monetary burden. A more clear and simple act of justice than that which would place the burden where it belongs cannot be imagined.

If Congress would pass this one act and the appropriation bills the record would be honorable.

This Place has Changed Hands

THE passing of the London Times evokes mixed emotions, but the event has been due to come to pass ever since the time of the Parnell episode which exposed it as unreliable.

For a great while the Times was the foremost exponent of old-fashioned journalism. It sought never to print anything without reasonable assurance that it was both true and pertinent. It would not—merely because some correspondent put the story on the wire—publish that John James Jones, of Birmingham, had kicked his wife downstairs, and treat the matter with dignified silence next day when it turned out that Mr. Jones was a one-legged bachelor.

This quaint sense of moral responsibility for what it published made the paper less sprightly, certainly, than it might have been, but gave it much weight. Expecting people to believe things because it said so, the Times took itself with a gravity which reacted upon its readers, so that whatever it did say was actually important. It became as much a first person plural as the King of England himself.

Even without the Parnell case its day must have closed. Editorial dictum, like other superstitions, fades before the growth of intelligence. Every Englishman now knows that the King does not write the speech from the throne; that the regal "we" expresses simply the notions of the Ministry. Every Englishman knows that the Thunderer is now the personal property of a lucky young speculator in journalism. When it thunders they will say, "That is Mr. C. A. Pearson; he does it by shaking a strip of sheet iron."

Scholarship and Pink Teas

WE SHOULD like to know the collective mind of the college professor upon the proposition that Europe beats us in learning because scholars get more social recognition there than in this country.

The proposition is often repeated in one form or another. What it really means is that, in New York, and possibly Chicago, a distinguished scholar is not asked to dinner by the local aristocracy as often as he would be if he lived in London or Paris. In about every other American seat of learning the University Faculty occupies socially what might be termed the bald-headed row.

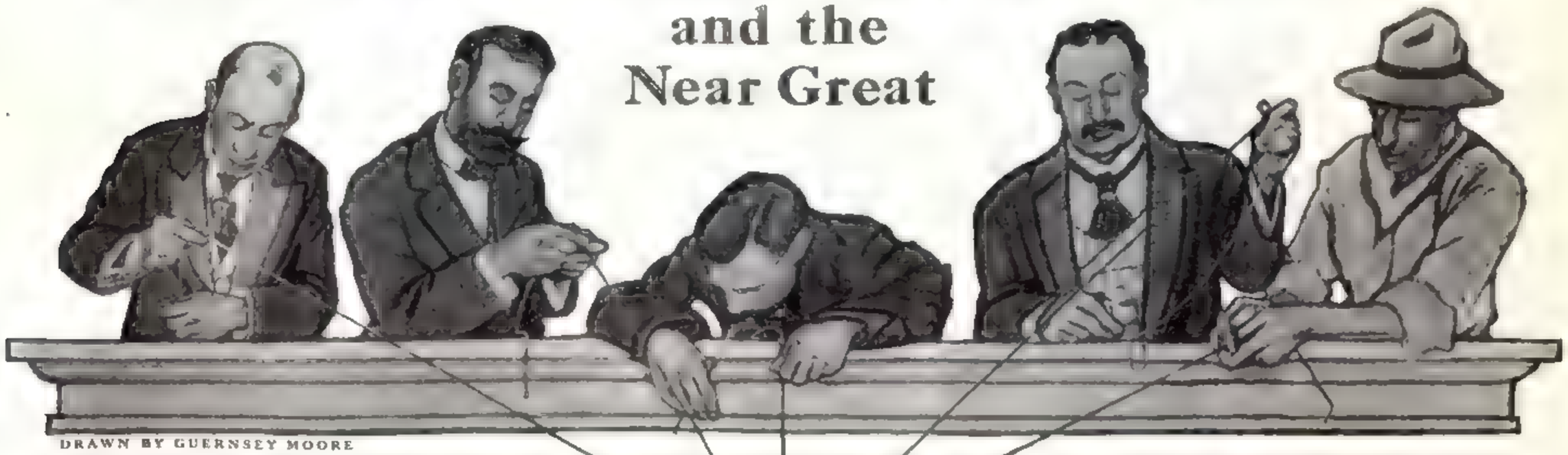
What we wish to know is whether American scholarship is really a plant of so tender growth that it droops in the absence of the smiles of Fifth Avenue and the Lake Shore Drive. Does the keen intellect which might penetrate the ultimate secret of the stars faint and fail because Mrs. George Washington Smith neglected to invite it to her musicale? The point should be elucidated to a country which spends more for education than any other, and wants its money's worth.

Public opinion will force Carnegie and Rockefeller to endow a special chapter of Daughters of the Revolution for the purpose of serving tea and macaroons to the learned, if that is the stimulus which is required in order to excel the Old World in scholarship. There shall be, bi-weekly, a swell cotillon for professors by act of the legislature, if that is what is needed. Any Ph. D. who is not invited to a gathering of the four hundred shall be empowered to summon a detail of police and break in by main force.

We are unable to imagine what use scholarship can have for any society that has no use for it. Yet we hear this lack of social recognition deplored.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great



DRAWN BY GUERNSEY MOORE

The Human Christmas Tree

LOOKING at the matter from an entirely unbiased viewpoint, why should a man with so much money that he has to use a hay-press to bundle it, want to go to Congress? Of course there are people, more or less intimately acquainted with the legislative branch of our Government, who would reduce that question to the mere handful of words: Why should a man want to go to Congress? These are cynics. They know well enough that a great many men want to go to Congress because they cannot get seventy-five hundred dollars a year and mileage, and clerk hire, and stationery account, and the franking privilege in any other way. There were just as many when the salary was only five thousand a year. So that the amended inquiry may be brushed aside.

Coming back to the original proposition: Why should a man who has so much of it that he has to use trunk-straps to hold it in rolls instead of rubber bands want to go to Congress? From time to time it has been necessary for those who observe the convolutions of our National Legislature to ask this question; but, until recently, no answer has been forthcoming. There are so many reasons why it is advantageous to remain out of Congress to so few that show why it is worth while to break in, that when a man comes along loaded down with that mere dross we call gold the reasons he should stay out increase tenfold. Being a Representative or a Senator is, at best, a pale and unsatisfactory way of enjoying one's self. There are plenty of other pleasures that beat it a mile, and when one has the wherewithal to have all the fun one wants it seems so odd to go to Congress.

The Champaign Missionary in Washington

SO, FOR the third and last time: Why does a man who needs a moving-van to tote his yellow-backed bills around want to go to Congress? Casting a rapid eye over the House we note, here and there and hither, a statesman who is upholstered in the pleasing manner hinted at in the three burning questions that have been put forth. There are not too many of them, for the House is a representative body, springing from the people and keeping sprung from them as far as possible, and ill bodes it to those same common people if they begin sending their plutocrats to make their laws. There are a few, enough to give a tinge of money to the body, a sort of a flavor of money, so to speak, like the indefinable something the French cook puts in the salad dressing. Most of them are not what you would call rich, or, if they are, they keep it to themselves.

It remained for William Brown McKinley, of Champaign, Illinois, to settle the problem in a personal way, at least. Leaving out of the question the motives of all other rich men who have become statesmen, William Brown McKinley came to Congress to be the Congressional Christmas Tree. He came to scatter seeds of kindness along the weary paths of those men who toil and moil up on Capitol Hill; who struggle, day and night, for the best interests of their constituents; who labor unceasingly for the welfare of the Republic and for post-offices and pensions for their districts, and then go home to find that, in their absence in Washington, new candidates have appeared who want their jobs, and who are likely to get them, because the people back home think there ought to be a change.

William Brown McKinley had observed these conditions. He had learned of the bitter ingratitude that is the statesman's lot. He knew there was no possible chance in Washington for a Representative to have any relaxation from his grinding toil. He felt a call to cast a few beams of light athwart this gloom, and he was elected to the House. He had the mission. He had the price, and he had the job.

He came to Washington. That was two years ago, when the Fifty-ninth Congress began its two-billion-dollar career. He entered modestly on his duties, studying the situation at first hand. He found his suspicions were correct. The life of the average Representative was terribly hard. He had no amusements, save going to dinners and receptions and teas, and there were only seven or eight theatres in Washington. The Congressional poker game sometimes stopped. It cost money to get to New York, inasmuch as the railroads had ceased issuing transportation. There was nothing to do but eat and drink and go up to the House now and then. Could a situation have been blacker and more depressing? Mr. McKinley is a modest man. He put out no advance notices of what was his mission in Washington. He did not send for the correspondents, as many another statesman does when he has anything or has nothing—which is mostly the case—on his mind. He sought no newspaper notoriety. He went cheerfully and unostentatiously to work.

"What this House needs," he said, "is a Santa Claus. I am the man."

From that day to this William Brown McKinley has devoted himself to making the other members of the House happy and contented. He has become the Christmas Tree. Nor did he wait for Christmas and then flash for a few brief moments. Not he. All the year around he played his part. If he saw anybody who needed cheering up he gave a dinner. If he thought some of the boys needed a trip he chartered a boat or a train and took them on a jaunt. He radiated sunshine. He never was too busy to organize a little something for his friends, and, as soon as the House found out about him, everybody was his friend. Not many William Brown McKinleys break into that mess up there on the hill.

It is true, too, about his modesty. He never looked for celebration. He fought shy of it, rather. There was no advertisement of his function, if he could help it. He came to be a Santa Claus, but he didn't want anything said about it. When people found out about him and began to look him up, they discovered very little in his biography. It merely said he was a banker and a farmer, was married and that he was elected to the Fifty-ninth Congress. Further inquiry revealed the fact that he is one of the richest men in Illinois, and that, in addition to being a banker and a farmer, he owns and controls a large proportion of the suburban electric lines in the State. He may be a banker and he may be a farmer, but he, also, is one of the big transportation men in the country.

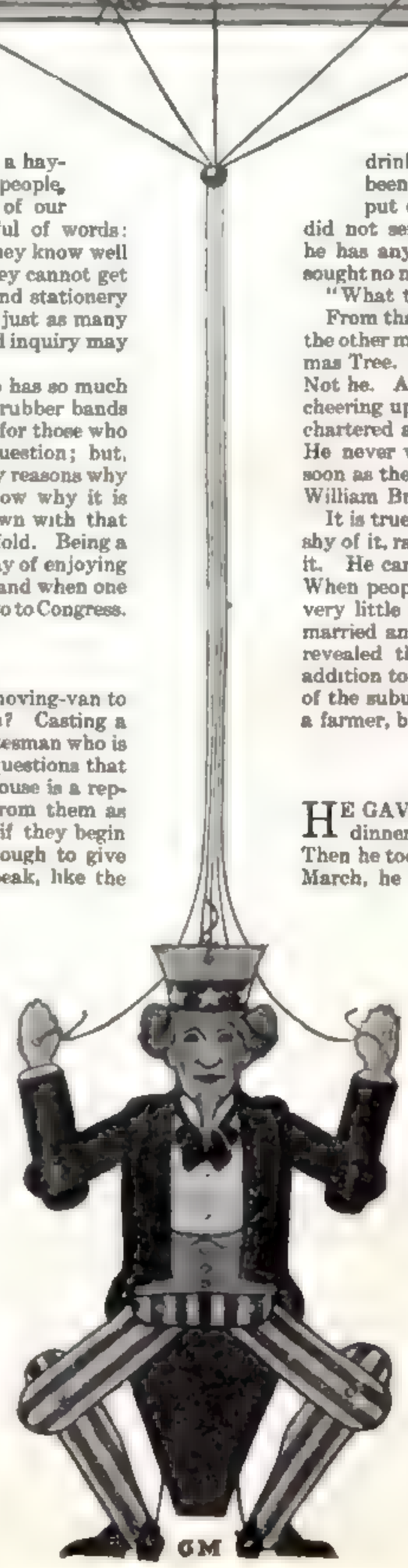
Touring the Tropics with Santa Claus

HE GAVE a dinner. Then he gave another dinner. Then he gave a lot more dinners. Then he had an excursion to the site of the Jamestown Exposition. Then he took a party to Panama. Then he gave some more dinners. Then, last March, he did his most remarkable job of Christmas-treeing. He took from Washington fifteen or twenty members of the House and Senate on a thirty-day trip to Nassau, Jamaica, Trinidad, Panama and Cuba, and was host every minute of the time. Think that over, some of you people who imagine you know something about cheering up hard-worked statesmen. The Congress had adjourned. There was a long recess coming. There had been a hard winter, spent in killing off ambitious legislative schemes and trying to keep the appropriations down, and succeeding so far as the minority went, and Santa Claus McKinley felt it necessary to do a little more Christmas-treeing.

He gathered in Speaker Cannon, Representative Tawney, chairman of the Appropriations Committee, Representative Sherman and others of importance, much fatigued by their labors, and said: "Come with me, boys. I have a ship, and we'll go and sail the sunny southern seas." They went. They sailed the sunny southern seas to a fare-you-well.

He was returned to the Sixtieth Congress, for his work of Santa Clausing is so attractive and so helpful that he wanted to come back to it. He is in Washington now, planning another campaign for the amelioration of the woes of statesmen. Only a few days ago there came word from Champaign, Illinois, that McKinley, not content with his opportunities in Washington, gave a dinner there to Speaker Cannon. It is a passion with him now. He has the habit. He would be most unhappy if he could not give dinners and excursions and parties and all that sort of thing.

That is why William Brown McKinley, suffocating with wealth, came to Congress. He wanted to be the Christmas Tree. And he is. But being, also, a practical man, he makes few mistakes in his guest lists.



ONCE AT RED MAN'S RIVER

Saw Him Set Adrift in a Canoe Without a Paddle

A Tale of the Early Days on the Border

By GILBERT PARKER

ILLUSTRATED BY N. C. WYETH

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"IT'S got to be settled to-night, Nance. This game is up here—up forever. The redcoat police from Ottawa are coming, and they'll soon be roosting in this post; the Injuns are going, the buffaloes are 'most gone, and the fur trade's dead in these parts. D'ye see?"

The woman did not answer, but remained looking into the fire with wide, abstracted eyes, and a face somewhat set.

"You and your brother Bantry's got to go. This store ain't worth a cent now. The Hudson's Bay Company'll come along with the redcoats, and they'll set up a nice little Sunday-school business here for what they call 'agricultural settlers,' and the Yankees'll send up their marshals to work with the redcoats on the border, and——"

"And the days of smuggling will be over," put in the girl in a low voice. "No more bull-whackers and mule-skinners whooping it up, no more Blackfeet and Piegans drinking alcohol and water, and cutting each other's throat—a nice, quiet time coming on the border, Abe?"

The man looked at her queerly. She was not prone to sarcasm; she had not been given to sentimentalism in the past; she had taken the border life as it was, had looked it straight between the eyes, and lived up to it or down to it, without any fuss, as good as any man in any phase of the life, and the only white woman in this whole West country. It was not in the words, but in the tone, that Abe Hawley found something unusual and defamatory.

"Why, gol darn it, Nance, what's got into you? You bin a man out West, as good a pioneer as ever was on the border. You don't sound friendly to what's been the game out here, and to all of us that've been risking our lives to git a living."

"What did I say?" asked the girl, unmoved.

"It ain't what you said, it's the sound o' your voice."

"You don't know my voice, Abe. It ain't always the same. You ain't always about; you don't always hear it."

He caught her arm suddenly. "No, but I want to hear it always. I want to be always here—where you are, Nance; and that's what's got to be settled to-day—to-night."

"Oh, it's got to be settled to-night!" said the girl meditatively, kicking nervously at a log on the fire. "It takes two to settle a thing like that, and there's only one says it's got to be settled. Maybe it takes more than two—or three—to settle a thing like that." Now she laughed mirthlessly.

The man started, and his face flushed with anger; then he put a hand on himself, drew a step back, and watched her.

"*One* can settle a thing, if there's a dozen in it. You see, Nance, you and Bantry've got to leave here. He's fixing it up to-night over at Dingan's Drive, and you can't go it alone when you leave here. Now, it's this way: you can go West with Bantry, or you can go North with me. Up North there's buffalo and deer, and game a-plenty—up along the Saskatchewan, and farther up the Peace River—it's going to be all right up there for half a lifetime, and we can have it our own way yet. There'll be no smuggling, but there'll be trading, and land to get; and, mebbe, there'd be no need of smuggling, for we can make it; I know how—good white whisky—and we'll still have this free life for our own. I can't make up my mind to go and settle down to a clean collar and going to church on Sundays. And the West's in your bones, too. You look like the West——"

The girl's face brightened with pleasure, and she gazed at him steadily.

"—You got its beauty and its freshness, and you got its heat and cold——"

She saw the little tobacco-juice stain at the corners of his mouth, became conscious of the slight odor of spirits, and the light in her face lowered in intensity.

"—You got the ways of the deer in your walk, the song o' the birds in your voice—and you're going North with me, Nance, for I bin talkin' to you stiddy four years. It's a long time to wait on the chance, for there's always *women* to be got, same as others have done: men like Dingan with Injun girls, and men like Tobey with half-breeds. But I ain't bin looking that way. I bin lookin' only toward you." He laughed eagerly, and lifted a tin cup of whisky standing on a table near. "I'm looking toward you now, Nance. Your health and mine together. It's got to be settled now. You got to go to the 'Cific Coast with Bantry or North with me."

The girl jerked a shoulder and frowned a little—he seemed so sure of himself! "Or South with Nick Pringle, or East with some one else," she said. "There's always four quarters to the compass, even when Abe Hawley thinks he owns the world and has got a mortgage on eternity. I'm not going West with Bantry, I don't think, but there's three other points that's open."

With an oath the man caught her by the shoulders and swung her around to face him. He was swelling with anger. "You—Nick Pringle, that trading cheat, that gambler—after four years I——"

"Let go my shoulders," she said quietly. "I'm not your property. Go and get some Piegan girl to bully. Keep your hands off. I'm not a bronco for you to bit and bridle. You've got no rights. You——" Suddenly she relented, seeing the look in his face, and realizing that, after all, it was a tribute to herself that she could keep him for four years and rouse him to such fury—"But, yes, Abe," she added, "you have some rights. We've been good friends all these years, and you've been all right out here. You said some nice things about me just now, and I liked it, even if it was as if you'd learned it out of a book; for I've got no po'try in me. I'm plain homespun. I'm a sapling, I'm not any prairie-flower, but I like when I like, and I like a lot when I like. I'm a bit of hickory, I'm not a prairie-flower——"

"Who said you was a prairie-flower—did I? Who's talking about prairie-flowers——"

He stopped suddenly, turned around at the sound of a footstep behind him, and saw, standing in a doorway leading to another room, a man who was digging his knuckles into his eyes and stifling a yawn. He was a refined-looking stripling of not more than twenty-four, not tall, but well made, and with an indescribable air of breeding, intensified rather than hidden by his rough clothes.

"Je-rick-ety! How long have I slept?" he said, blinking at the two beside the fire. "How long?" he added, with a flutter of anxiety in his tone.

"I said I'd wake you," said the girl, coming forward. "You needn't have worried."

"I don't worry," answered the young man. "I dreamed myself awake, I suppose. I got dreaming of redcoats and United States marshals, and an ambush in the Trifleur Coulée, and——" He saw a secret, warning gesture from the girl, and laughed, then turned to Abe and looked him in the face. "Oh, I know him! Abe Hawley's all right—I've seen him over at Dingan's Drive. Honor among rogues. We're all in it. How goes it—'way up?" he said to Hawley, and took a step forward, as though to shake hands. Seeing the forbidding look by which he was met, however, he turned to the girl again, as Hawley muttered something they could not hear.

"What time is it?" he asked.

"It's nine o'clock," answered the girl, her eyes watching his every movement, her face alive.

"Then the moon's up almost?"

"It'll be up in an hour."

"Jerickety! Then I've got to get ready." He turned to the other room again and entered.

"College pup!" said Hawley under his breath savagely. "Why didn't you tell me he was here?"

"Was it any of your business, Abe?" she rejoined quietly.

"Hiding him away here——"

"Hiding? Who's been hiding him? He's doing what you've done. He's smuggling—the last lot for the traders over at Dingan's Drive. He'll get it there by morning. He has as much right here as you. What's got into you, Abe?"

"What does he know about the business? Why, he comes from college in the East. I've heard o' him. Ain't got no more sense for this life than a dicky-bird. White-faced college pup! What's he doing out here? If you're a friend o' his, you'd better look after him. He's green."

"He's going East again," she said, "and if I don't go West with Bantry, or South over to Montana with Nick Pringle, *or North*——"

"Nance——" His eyes burned, his lips quivered.

She looked at him and wondered at the power she had over this bully of the border who had his own way with most people, and was one of the most daring fighters, hunters and smugglers in the country. He was cool, hard, and well in hand in his daily life, and yet, where she was concerned, "went all to pieces," as some one else had said about himself to her.

She was not without the wiles and tact of her sex. "You go now, and come back, Abe," she said in a soft

The Next Morning at Sunrise Abe Hawley and the Girl He had Waited for so Long Started on the North Trail Together

voice. "Come back in an hour. Come back then, and I'll tell you which way I'm going from here."

He was all right again. "It's with you, Nance," he said. "I bin waiting four years."

As he closed the door behind him the "college pup" entered the room again. "Oh, Abe's gone," he said eagerly. "I hoped you'd get rid of the old rip-roarer. I knew you'd make him vamoose the ranch. I wanted to be alone with you for a while. I don't really need to start for two hours yet. With the full moon I can do it before daylight." Then, with a quick warmth, "Ah, Nancy, Nancy, you're a flower—the flower of all the prairies," he said, catching her hand and laughing into her eyes.

She flushed, and, for the moment, seemed almost bewildered. His boldness, joined to an air of insinuation and understanding, had influenced her greatly from the first moment they had met two months ago, as he was going South on his smuggling enterprise. The easy way in which he had talked to her, the extraordinary sense he seemed to have of what was going on in her mind, the confidential understanding, in voice and tone and words, had, somehow, opened up a side of her nature hitherto unexplored. She had talked with him freely then, for it was only when he left her that he said what he instinctively knew she would remember till they met again. His quick comments, his indirect but acute questions, his exciting and alluring reminiscences of the East, his subtle, yet seemingly frank, compliments, had only stimulated a new capacity in her, evoked comparisons of this delicate-looking, fine-faced gentleman with these men of the West, by whom she was surrounded. But, later, he appeared to stumble into expressions of admiration for her, as though he was carried off his feet, and had been stunned by her charm. He had done it all like a master. He had not said that she was beautiful—she knew she was not—but that she was wonderful, and fascinating, and with "something about her" he had never seen in all his life—like her own prairies, thrilling, inspiring and adorable. His first look at her had seemed full of amazement. She had noticed that, and thought it meant only that he was surprised to find a white girl out here among smugglers, hunters, squaw-men and Indians. But he said that the first look at her had made him feel things, feel life and women different from ever before, and he had never seen any one like her, nor a face with so much in it. It was all very brilliantly done.

"You make me want to live!" he had said, and she, with no knowledge of the *nuances* of language, had taken it literally, and had asked him if it had been his wish to die; and he had responded to her mistaken interpretation of his meaning, saying that he had had such sorrow he had not wanted to live. As he said it, his face looked, in truth, overcome by some deep inward care; so that there came a sort of feeling she had never had so far for any man—that he ought to have some one to look after him. This was the first real stirring of the maternal and protective spirit in her toward men, though it had shown itself amply enough regarding animals and birds. He had said he had not wanted to live, and yet he had come out West in order to try to live, to cure the trouble that had started in his lungs. The Eastern doctors had told him that the rough, outdoor life would cure him, or nothing would, and he had vanished from the college walls and the pleasant purlieus of learning and fashion into the wilds. He had not lied directly to her when he said that he had had deep trouble, but he had given the impression that he was suffering from wrongs which had broken his spirit and ruined his health. Wrongs there certainly had been in his life, by whomever committed.

Two months ago he had left this girl with her mind full of memories of what he had said to her, and there was something in the sound of the slight cough following his farewell words which had haunted her ever since. Her tremendous health and energy, the fire of life and vitality burning so brightly in her, reached out toward this life seemingly living on so narrow a margin of force, with no reserve for any extra strain, with just enough for each day's use and no more. Four hours before he had come again with his team of four mules and an Indian youth, having covered forty miles since his last stage. She was at the door and saw him coming while he was yet a long distance off. Some instinct had told her to watch that afternoon, for she knew of his intended return and of his dangerous enterprise. The Indians had gone South and East, the traders had disappeared with them, her brother Bantry had gone up and over to Dingan's Drive, and, save for a few loiterers and last hangers-on, she was alone with what must soon be a deserted post; its walls, its great inclosed yard, and its gun-platforms (for it had been fortified) left for law and order to enter upon, in the persons of the redcoated watchmen of the law.

Out of the South, from over the border, bringing the last great smuggled load of whisky, which was to be handed over at Dingan's Drive, and then floated on Red Man's River north to settlements there, came the "college pup," Kelly Lambton, worn out, dazed with fatigue, but smiling, too, for a woman's face was ever a tonic to his blood since he was big enough to move in life for himself. It needed courage—or recklessness—to run the border now, for, as Abe Hawley had said, the American marshals were on the pounce, the redcoated mounted police were coming West from Ottawa, and word had winged its way along the border that these redcoats were only a few score miles away, and might be at Stay-Awhile Fort at any moment. The trail to Dingan's Drive lay past it. Through Trifleur Coulée, along a great open stretch of country, along a wooded belt, and then, suddenly, over a ridge, Dingan's Drive and Red Man's River would be reached.

His was the One Desperate Figure of the Night

The Government had a mind to make an example, if necessary, by killing one or two smugglers in conflict, and the United States marshals had been goaded by vanity and anger at one or two escapes "to have something for their money," as they said. That, in their language, meant "to let the red run," and Kelly Lambton had none too much blood to lose!

He looked very pale and beaten as he held Nance Machell's hands now, and called her a prairie-flower, as he had done when he left her two months before. On his arrival but now he had said little, for he saw that she was glad to see him, and he was dead for sleep, after thirty-six hours of ceaseless travel and watching and danger. Now, with the most perilous part of his journey still before him, and worn physically as he was, his blood was running faster, as he looked in the girl's face, and something in her abundant vitality and bounding life drew him to her. Such vitality in a man like Abe Hawley would have angered him almost, as it did a little time ago, when Abe was there, but in the girl it roused in him a hunger to draw from the well of her perfect health, from the unused vigor of her being, something for himself. The touch of her hands warmed him, in the fullness of her life he forgot she was not beautiful, in the grace and strong eloquence of face and form. The lightness passed from his words.

"Flower, yes, the flower of the life of the West! That's what I mean," he said. "You are like an army marching. When I look at you my blood runs faster. I want to march, too. When I hold your hand I feel that life's worth living. I want to do things."

She drew her hand away awkwardly. She had not now that command of herself which had been easy with the men of the West, except, perhaps, with Abe Hawley when ——

But with an attempt, only half-meant, to turn the topic she said, "You must be starting if you want to get through to-night. If the redcoats should catch you this side of Trifleur Coulée, or in the Coulée itself, you'd stand no chance. I heard they was only thirty miles north this afternoon. Maybe they'll come straight on here to-night, instead of camping. If they have news of your coming they might. You can't tell."

"You're right." He caught her hand again. "I've got to be going now. But Nance—Nance, Nancy, I want to stay here, here with you; or to take you with me."

She drew back. "What do you mean?" she asked. "Take me with you—me—where?"

"East—away down East."

Her brain throbbed, her pulses beat so hard. She scarcely knew what to say, did not know what she said. "Why do you do this kind of thing? Why do you smuggle?" she asked. "You wasn't brought up to this."

"To get this load of stuff through is life and death to me," he answered. "I've made six thousand dollars out here. That's enough to start me again in the East, where I lost everything. But I've got to have six hundred dollars clear for the travel—railways and things; and that's why I'm having this last run, to get it. Then I've finished with the West, I guess. My health's better; the lung is closed up, I've only got a little cough now and again, and I'm off East this fall. I don't want to go alone." He suddenly caught her in his arms. "I want you—you, to go with me, Nancy—Nance!"

Her brain swam. To leave the West behind, to go East to a new life full of pleasant things, as this man's wife! Her great heart rose, and suddenly the mother in her as well as the woman in her was captured by his wooing—she had never known what it was to be wooed like this.

She was about to answer, when there came a sharp knock at the door leading from the back yard, and Lambton's Indian lad entered. "The soldier—he come—many. I go over the ridge; I see! They come quick here," he said.

Nance gave a startled cry, and Lambton turned to the other room for his pistols, overcoat and cap, when there was the sound of horses' hoofs outside, the door suddenly opened, and an officer stepped inside.

"You're wanted for smuggling, Lambton," he said brusquely. "Don't stir!" In his hand was a revolver.

"Oh, bosh! Prove it!" answered the young man, pale and startled, but cool in speech and action.

"Oh, we'll prove it all right. The stuff is hereabouts."

The girl said something to the officer in the Blackfoot language. She saw he did not understand. Then she spoke quickly to Lambton in the same tongue.

"Keep him here a bit," she said. "His men haven't come yet. Your outfit is well hid. I'll see if I can get away with it before they find it. They'll follow, and bring you with them, that's sure. So, if I have luck and get through, we'll meet at Dingan's Drive."

Lambton's face brightened. He quickly gave her a few directions in the same language and told her what to do at Dingan's, if she got there. Then she was gone.

The officer did not understand what Nance had said, but he realized that, whatever she intended to do, she had an advantage over him. With an unnecessary courage he had ridden on alone to make his capture, and, as it proved, without prudence. He had got his man, but he had not got the smuggled whisky and alcohol he had come to seize. There was no time to be lost. The girl had gone before he realized it. What had she said to the prisoner? He was foolish enough to ask Lambton, and Lambton replied coolly, "She said she'd get you some supper, but she guessed it would have to be cold —— What's your name? Are you a Colonel, or a Captain, or only a Principal Private?"

"I am Captain MacFee, Lambton, and you'll now bring me where your outfit is. March!"

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The pistol was still in his hand, and he had a determined look in his eye. Lambton saw it. He was aware of how much power lay in the threatening face before him, and how eager that power was to make itself felt, and provide "examples," but he took his chances.

"I'll march all right," he answered; "but I'll march to where you tell me. You can't have it both ways. You can take me because you've found me, and you can take my outfit, too, when you've found it; but I'm not doing your work, not if I know it."

There was a blaze of anger in the eyes of the officer, and it looked for an instant as though something of the lawlessness of the border was going to mark the first step of the law in the wilderness; but he bethought himself in time, and said quietly, yet in a voice which Lambton knew he must heed:

"Put on your things—quick!"

When this was accomplished, and MacFee had secured the smuggler's pistols, he said again, "March, Lambton!"

Lambton marched through the moonlit night toward the troop of men who had come to set up the flag of order in the plains and hills, and, as he went, his keen ear heard his own mules galloping away down toward the Trifleur Coulée. His heart thumped in his breast. This girl, this prairie-flower, was doing this for him, was risking her life, was breaking the law for him! There were people in the East to whom he would like to show this tribute to his power, to his "personality"—he had been told that he had that more than once. If she got through, and handed over the whisky to those who were waiting for it, and it got bundled into the boats going North, before the redcoats reached Dingan's Drive, it would be as fine a performance as the West had ever seen; and he would be six hundred dollars to the good! He listened to the mules galloping, till the sounds had died into the distance, but he saw now that his captor had heard too, and that the pursuit would be desperate.

A half-hour later it began, with MacFee at the head, and a dozen troopers pounding behind, weary, hungry, bad-tempered, ready to exact some payment for their hardships and discouragement.

They had not gone a dozen miles when a shouting horseman rode furiously on them from behind. They turned with carbines cocked, but it was Abe Hawley who cursed them, flung his fingers in their faces, and rode on harder and harder. Abe had got the news from one of Nancy's half-breeds, and, with the devil raging in his heart, had entered on the chase. His spirit was up against them all—against the law represented by the troopers camped at Stay-Awhile, against the troopers and their captain speeding after Nancy Machell—his Nance, who was risking her life and freedom for the hated, pale-faced smuggler riding between the troopers; and his spirit was up against Nance herself.

Nance had said to him, "Come back in an hour," and he had come back to find her gone. She had broken her word. She had deceived him. She had thrown the four years of his waiting to the winds, and a savage lust was in his heart, which would not be appeased till he had done some evil thing to some one. His was the one desperate figure of the night.

The girl and the Indian lad were pounding through the night with ears strained to listen for hoof-beats coming after, with eyes searching forward into the trail, for swollen creeks and direful obstructions. Through Trifleur Coulée it was a terrible march, for there was no road, and again and again they were nearly overturned, while wolves hovered in their path, ready to reap a midnight harvest. But once in the open again, with the full moonlight on their trail, the girl's spirits rose.

If she could do this thing for the man who had looked into her eyes as no one had ever done, what a finish to her days in the West! For they were finished, finished forever, and she was going—she was going East, not West with Bantry, nor South with Nick Pringle, nor North with Abe Hawley—ah, Abe Hawley! He had been a good friend, he had a great heart, he was the best man of all the Western men she had known; but another man had come from the East, a man who had roused something in her never felt before, a man who had said she was wonderful; and he needed some one to take good care of him, to make him love life again.

Abe was a man that would have been all right if Lambton had never come, and she had meant to marry Abe in the end; but it was different now, and Abe must get over it.

The night seemed endless to her fixed and anxious eyes and mind, yet dawn came and there had fallen no sound of hoof-beats on her ear. The ridge above Dingan's Drive was reached and covered, but yet there was no sign of her pursuers. At Red Man's River she delivered her load of contraband to the two traders waiting for it, received the money to be paid, saw it loaded into the boats and disappear beyond the wooded bend above Dingan's Drive on its way to the thirsty North.

Then she collapsed into the arms of her brother Bantry, and was carried fainting into Dingan's Lodge.

A half-hour later MacFee and his troopers and Lambton came. MacFee grimly searched the post and the shore, but he saw by the looks of all that he had been foiled. He had no proof of anything, and Lambton must go free.

"You've fooled us," he said to Nance sourly, yet with a kind of admiration, too. "Through you they got away with it. But I wouldn't try it again if I were you."

"Well, we was about quit of it, anyhow," said Bantry, Nance's brother. "We've had all we wanted out here."

A loud laugh went up, and it was still ringing when there burst into the group, out of the trail, Abe Hawley, on foot.

He looked around the group savagely till his eyes rested on Nance and Lambton. "I'm last in," he said in a hoarse voice. "My horse broke its leg cutting across to get here before her ——" he waved a hand toward Nance. "It's best stickin' to old trails, not tryin' new ones." His eyes were full of hate as he looked at Lambton. "I'm keepin' to old trails. I'm for goin' North, far up, where these two-dollar-a-day and hash-and-clothes people ain't come yit." He made a contemptuous gesture toward MacFee and his troopers. "I'm goin' North ——" He took a step forward, and fixed his bloodshot eyes on Nance. "I say I'm goin' North. You comin' with me, Nance?" He took off his cap to her.

He was haggard, his buckskins were torn, his hair was disheveled, and he limped a little, but he was a massive and striking figure, and MacFee watched him closely, for there was that in his eyes which meant trouble. "You said, 'Come back in an hour,' Nance, and I come back, as I said I would," he went on. "You didn't stand to your word. I've come to git it. I'm goin' North, Nance, and I bin waitin' for four years for you to go with me. Are you comin'?"

His voice was quiet, but it had a choking kind of sound, and it struck strangely in the ears of all. MacFee came nearer.

"Are you comin' with me, Nance—dear?"

She reached a hand toward Lambton, and he took it, but she did not speak. Something in Abe's eyes overwhelmed her—something she had never seen before, and it seemed to stifle speech in her. Lambton spoke instead.

"She's going East with me," he said. "That's settled."

MacFee started. Then he caught Abe's arm. "Wait," he said peremptorily. "Wait one minute."

There was something in his voice which held Abe back for the instant.

"You say she is going East with you," MacFee said sharply to Lambton. "What for?" He fastened Lambton with his eyes, and Lambton quailed. "Have you told her you've got a wife—down East? I've got your history, Lambton. Have you told her that you've got a wife you married when you were at college—and as good a girl as ever lived?"

It had come with terrible suddenness even to Lambton, and he was too dazed to make any reply.

No one could tell who moved first, or who first made the suggestion, for the minds of all were the same, and the general purpose was instantaneous; but, in the fraction of a minute, Lambton, under menace, was on his hands and knees crawling to the riverside. Watchful, but not interfering, the master of the troopers saw him set adrift in a canoe without a paddle, while he was pelted with mud from the shore.

The next morning at sunrise Abe Hawley and the girl he had waited for so long started on the North trail together, MacFee, master of the troopers and justice of the peace, giving her the marriage lines.

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The Diary of a Fool Investor—By Wallace Irwin

"Chonah, I am Mooch Opliched to You—You Haf Varned Me in Time"

IV—Mr. Quick Delivers the Goods to Quietus

The slaves of Mammon moan and groan
From Gumville to Mohunkus:
One leg is bound by Plutus' chains,
The other leg by Bunkus'.
—*Rhymo the Monk*

December 10.—Well, I'm back in Quietus, but I haven't gone home to the folks yet. I'm camping for the night in the shed where Uncle Eb Canfield lived and died—the little lonesome lean-to out back of Jo Pfiefer's cow-barn. Somehow or other, I've got a sneaking feeling that I ought not to have come back to Quietus so soon—not after that touching farewell they gave me at the depot. It seems too sort of natural and unheroic to return within a few days when you've gone forth to make your fortune in Wall Street—it's just as if Cæsar had been given a grand high-jinks before departing for Gaul, and then, after leaving in a blaze of fireworks, had returned unexpectedly to Rome to get his umbrella.

There's a snowstorm raging outside, and this place is awful spooky and drafty. I found an old tallow-dip under the table, and I busted up an antique kitchen chair to make a fire in the leaky sheet-iron stove. Something made a noise like a ghost a minute ago—I wonder if Uncle Eb has *got* a ghost? If he has I bet he's too stingy to let it walk.

I made my supper of a half-box of Ogooda biscuits I found in a corner. They were all covered with some white powder that looked like rat-poison, but I dusted them off before eating.

I'm too nervous to sleep, so I've been looking over the papers Mr. Canard gave me to work Quietus with. Among other things there is a printed slip, entitled "Instructions to Agents Selling Fandango Fruit Lands":

> The agent when selling our lands should remember one important thing: *We are willing to take any amount of money offered us.* If the prospective customer does not have $1500 to put down on his first installment, accept any old amount. If he says he cannot afford a 100-acre tract ($1500 down), sell him a 10-acre tract ($150 down). If he shies at this, offer him a 1-acre tract ($15 down). If he still regards this as an excessive drain on his savings, offer him a corner lot in our new Socialistic colony at Fandango on the $1.50 a month installment plan. If *this* offer does not tempt, we have still another proposition—positively the cheapest get-rich-sure offer ever made: We have arranged on our plantations a series of "gardenettes," or tiny plots of ground, 12 feet by 10 in size, suitable to accommodating one hundred large pineapples under cultivation. These tracts we sell on installments of thirty cents a month. Thus, by the investment of the nominal sum of thirty cents, any poor man may become, in time, the Governor of Porto Rico.

I wonder who I'll tackle first on this proposition? I guess, from what I know of home-folks, that most of the Quietus people will look at the thirty-cent gardenette proposition as about their size.

Gee! I must have been asleep, for it's broad daylight, cold as Greenland, and I've got a crick in my spine. Last thing I remember I crawled under a pile of sacks and imagined I was in Porto Rico, picking gold dollars off the rubber-trees; beautiful ostriches with pink ears were singing in the boughs, palms were waving, lovely señoritas were carting the money away in baskets—when suddenly an awful blizzard hit the tropics, the señoritas and the ostriches died of cold feet, and the fruit trees turned to Fandango Fruit Company stocks. When I awoke the storm was blowing in through one of Uncle Eb's openwork windows and causing a snowslide down my collar. I've got an awful cold.

December 12.—Welcome home! I've lived in the kitchen for the past two days, taking quinine and soaking my feet. Pa says it ought to be my head. Ma says, "What makes the boy sneeze so?" Pa says, "It sure ain't the action of his brains."

I haven't dared speak to him yet about his old college chum, Mr. Canard. Father has a stern, unforgiving nature.

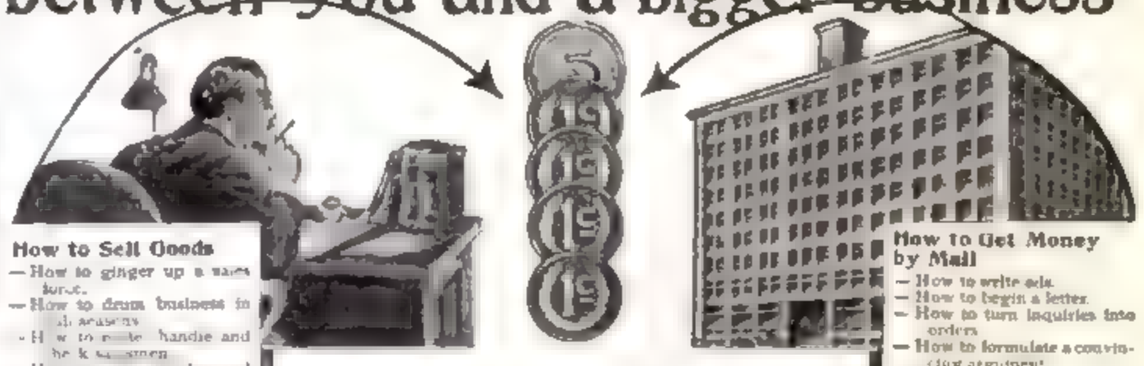
Friday, the 13*th.*—I am starting out today to canvass Quietus with my Fandango Fruit scheme.

December 14.—I thought I would start at the top and work gradually down, so I first engaged Mr. Schwartz, the butcher, in discussion on the subject of Porto Rico. He thought that Porto Rico was a suburb of Philadelphia until I explained to him that it was the name of the richest tropical island in the world. He asked me where such an island was located, and I told him I thought it was somewhere near the Philippines, though I wasn't sure.

After I had shown him a copy of Easy Fruit, and had explained to him about the beautiful fruit farms shown in the photos, I asked him if he'd like to buy a 100-acre farm for $1500 down and $500 a month for the seven ensuing months. Mr. Schwartz said, "I vouldt not—vouldt you?" I told him I had already bought one. He replied, "Chonah, I am mooch opliched to you—you haf varned me in time!" Then he turned away and began cutting up a lamb.

I'd better not try these expensive farms for a while. I think I'll tackle Widow Scraggs on the thirty-cent-installment proposition.

Will you let nine cents a day stand between you and a bigger business-



—or a better salary? Will you say to yourself: "I know all that there is to be known about Business?" When, in reality, no one man in a whole lifetime could possibly learn, by actual experience, the 1497 Vital Business Secrets which the Business Man's Library, described below, will tell you?

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— How to secure a rock bottom price.
— How to trap a lying salesman.
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How to Stop Cost Leaks
— How to locate waste.
— How to make an inventory.
— How to figure overhead expense.
— How to systematize and reduce factory expense.
— How to [illegible] and take stock in a simple cost system.
— How to apportion the right number of men to a job.
— How to [illegible] between piecework, bonus and day wages.
— How to [illegible] a simple system of keeping account of [illegible] on hand.
— How the trusts [illegible] their profits.
— How to keep tab on the [illegible] of each man and machine.
— How to [illegible] on, through [illegible] the best system [illegible].

And countless other things, including charts, tabulations, diagrams, plans and methods that every man in an executive position needs in his daily work.

Business Generalship
— How to manage a business.
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— How to plan big campaigns and put them through.
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— How to formulate a convincing argument.
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— How to key ads, circular and [illegible] sales.
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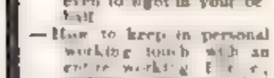

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— How to approach and impress men.
— How to direct, interest, persuade, remake and control men.
— How to break down the walls of reserve and prejudice [illegible] an impression and turn enemies into [illegible] friends.

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December 15.—Mr. Canard especially wanted me to get some opinions on the Fandango Fruit Company, and send them on to him for publication. So I have been canvassing Quietus all day, and here are the opinions of some of our leading citizens, which will delight Mr. Canard, I'm sure:

Widow Scraggs: "It's funny about you, Jonah—you're a nice boy, but you ain't bright."

Mrs. Hannigan: "Will you go, or shall I call for a policeman?"

Seebright, the Undertaker: "You have my good wishes—I should like to see any idiot get rich on *that* scheme!"

F. Augustus Grouch, the Banker: "Your fruit idea sounds like a lemon."

Uncle Caleb Roebuck: "He, he! young man, ye can't fool yer Uncle! Five year ago I paid $10 fer a pair o' brass eyeglasses. Last Fourth at the picnic I dropped $3.85 a-watchin' a feller play with walnut shucks. But ye don't ketch me on no Porty Reeko pineapple story—no, siree! Yer manners ain't honest an' upright like a decent skallawag's ought to be!"

Percival Perkins, Editor of the Quietus Daily Bee: "Far be it from us to intimate, to allegate or censorate; we are aware of the Latin proverb, 'To err is human, to forgive is divine'; we are aware that our Nation is being nagged to death by two Standards, the Standard of Righteousness and the Standard Oil; we are conscious that Theodore Roosevelt is a menace to business and that baseball ain't what it used to be; we realize that, although we shall firmly stick to the Republican Party till Gabriel toots us to the last Great Caucus, yet this nation is to-day torn between Quo Vadis and Pro Bono Publico; we are sensitive to all these complicated states of affairs, we are discomposed, we are flabbergasted by the clashing of vast political bodies which occurs in Mead's General Store every night while Ye Editor is wooing old Morph on the second floor—yet we are not too confused by the above-mentioned to note that Jonah Quick, the Boy Financier, is again in our midst, trying to sell us a chunk of gilded putty. Where did he get it?"

December 16.—There is certainly nothing the matter with me; there is surely nothing the matter with the Fandango Fruit Company. Then why is Quietus so conservative about my scheme? There's something radically wrong with the general intelligence of Quietus; that's why!

December 17.—I am worrying some about that $200 which I borrowed from Snideheimer, the People's Friend. I thought for a while that I'd be able to pay it off from the commissions from my Fandango Fruit Company sales. No sales, no commissions. I wonder what has become of Uncle Eb's will?

December 18.—I spoke to Father while he was shaving to-day. He knew that, if he got mad, he'd cut himself, so we enjoyed quite a calm talk. "Father," I said, "did you once have an old college chum named Canard?"

"Not while I was sober," replied that stern Puritan.

"Don't you remember? He was the boy who sang with you on the old glee club," I persisted.

"If you *had* a mind, I would say that it wandered," said Father.

"But he remembers you—when you went to Underwood's Business College."

"Doubtless," snarled Father, "I would remember him had I gone to business college. I never did."

"But Mr. Canard said he knew you," I murmured. "It's a queer coincidence."

"It sure is," says Father. "It's a queer coincidence that his name's Canard."

December 19.—Uncle Eb's will was discovered and read to-day. It goes as follows:

Two my neerest relatiun Job Quick i will & bekwest my estate consistng of as folows stove & bedstid & coleskuttil & 5 chares & strafford dishis & kitchun youtensill & Grandfather Clock & so 4th. Too sink or swim til Deth dew us apart.

Two my deerest relatiun & cumpaniun, Jonah Quick, son of sed mean cus Job Quick, i dew give Major portiun of my Estayt consistng of 4598 tin kans which i have loving collecktid during past portiun of my living career kunsistid as following:

750 tomaytoe kans, date 1901
1001 korn kans, reesent date,
49 suckotash kans, very anteek
98 sardeen kans, of French extractiun, date unknown
2700 other kans assortid sizes.

Deer relativ Jonah has got this too hav & too hold, but not too sell. He is got too keep them in the Fambly. Otherwise they go to charyty.

Yurs truly,
EBEN CANFIELD.

December 20.—Father has sold Uncle Eb's furniture to a curio dealer who went crazy over the copper kettles in the kitchen and gave Pa $380 for the lot, including chairs, etc. I offered him my tin cans for the same sum, but he didn't seem to care for them.

I have gone through every one of those 4598 cans in hope of finding that lost treasure, but nothing doing. The cans, if melted, might make a fine tin roof, but what's the use of a roof if you haven't got any house to go under it?

December 21.—Quietus society don't seem to care so much for me since I went into business for myself. I saw Caryatid in front of the post-office to-day. There was a crowd around her, and she was arresting a truck-driver for swearing at his horse. When she started in girl-handling the truck-driver with an umbrella I decided it was no place for me.

December 24.—"Jonah," said Father to me to-day, a-coming into my room, where I was putting on my best purple necktie to make a call—"Jonah, I am going to make you a Christmas present that ought to get considerable thankfulness out of you."

I pasted down my bangs with a military hairbrush, and wondered what was coming.

"Jonah, I am going to devote the money I got from Uncle Eb's estate to paying off your debts—your investments——"

I dropped the brush and was going to shake his hands, real dramatic; but Pa interrupted me.

"But it's under one condition, Jonah," he said. "I want you to quit High Finance and get down to Low Industry. I want you to go back to the shoe store and make $15 a week—real money. I want you to make up your mind to live and die poor, but happy in the consciousness that what you've got is your own.

"Will you promise me that?" says Dad, clutching a roll of bills in his left hand and holding out his right to shake. "Will you promise never to make any more Fool Investments?"

"Yes, Dad," I said, "I promise," for I couldn't resist the temptation of All That Money.

Dad stood fingering over the bills, while I smoothed down my purple tie and put on my hat and coat.

"Where are you going?" asked Dad.

"I am going to ask the dearest, truest, sweetest little girl in all the world to be my wife!" I said.

"You are?" said Pa harshly; "I thought you just promised me you wouldn't make any more Fool Investments." And he carefully folded up the money and put it back in his pocket.

Editor's Note—The last installment of this series by Mr. Irwin will appear in next week's issue

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When Thinking of Clothes, Remember:

That you can obtain garments that are better cut, better finished, better styled, and lower priced than the work of the little local tailor—

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"Skalp" is an addition to any [illegible] game you may wish to play. It was arranged to go with [illegible] but can be adapted to any other game. It provides a picturesque decoration of the tables, and makes any game more interesting.

Two players stay at home to defend their own "Skalp" and the other two go to a foreign table to bring back a "Skalp," if they can. Everybody catches the spirit of excitement, and in a little while the tables are brilliant with color.

Any number of tables from four to twelve or more can be used. A large silk banner designates each table by its own color and the Skalps to be retrieved by opposing players of [illegible]. The [illegible] are made to last.

It is impossible to fully describe the fun and fascination of this game in an advertisement, so we want to send you our booklet which tells [illegible] about it. The booklet is free.

A set of "Skalp" will [illegible] very valuable to any host who [illegible] an unique entertainment and we recommend it especially to Card Clubs.

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Few people realize what a difference there is in Baked Beans, and what makes it

Let us tell you Then you can judge for yourself

First, the Beans. The best come from Michigan, because of a certain soil, rich in nitrogen. That is where we get ours.

But even Michigan beans—the low grades, the small and unripe, the broken or discolored—sell as low as 30 cents per bushel.

We pay $2.10 for ours. The reason is, our buyers select the choicest part of the crops. They buy only the whitest, the plumpest, the fullest grown, picked over by hand to give us only the best.

Then the Tomatoes. A frequent way is to pick them green, letting them ripen in shipment But the sauce which they make is flat

Ours are grown close to our kitchens, so they ripen on the vines. They are picked at the proper moment—when they are full ripe, but not too ripe—when the juice fairly sparkles. That is what gives to our sauce its superlative zest, and Nature alone can supply it.

We could buy tomato juice—made from canning scraps—as low as 75 cents per barrel. Yet we pay $3.45 for just the tomatoes used in a barrel of ours.

And, if we bought lower grades, we could save more than half on the seven spices we use to get our delicious blend.

The result is this: We could buy tomato catsup, ready made, for exactly one-fifth what we spend to make it. But it would lack all that flavor, that richness, that tang, which you get in Van Camp's.

Van Camp's BAKED WITH TOMATO SAUCE

PORK AND BEANS

Then Our Cooking. We boil our beans in two waters. Then we put them in cans by hand, not to break them On top of each can we lay a slice of tender, corn-fed pork The can is then filled with tomato sauce, and sealed.

This sealed can is baked 90 minutes in a temperature of 245 degrees It is baked in steam heat—not in dry heat Not a bean is burned. It is this terrific heat which makes them digestible, makes them mealy. Yet they retain all their nutty flavor, for the skins are not broken

Note that the tomato sauce is baked into the beans That is far different from adding it afterwards

Because of this heat, applied when the cans are sealed, the beans come out of the oven perfectly sterilized Beans are not so when you cook them; that's why they spoil. Our beans reach you just as they left us. They retain the same freshness, the same savory odor, as when they are freshly baked.

Let Us Cook for You

It isn't your fault—but you can't possibly cook beans as we cook them. No home has the facilities; no cook the experience. You can't get them nutty, yet mealy; can't bake them all alike. And—above all—you can't make them digestible, like Van Camp's, for you haven't the needed heat. Why bother to try it? Let us cook for you.

Pork and Beans

Put the can of Van Camp's in hot water—say for ten minutes—before opening. Turn the can over once or twice to heat the contents thoroughly. Pour the beans out on a plate and place the slice of pork on top. You will find them as fresh and savory as when they came out of our ovens.

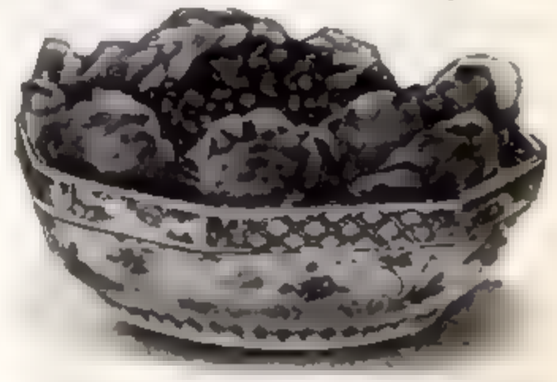
Beans are Nature's choicest food, if one but cooks them rightly. They are 23% nitrogenous—84% nutriment. They are even more nutritious than wheat.

But they must be factory cooked if you would have them digestible. And they must be prepared in the Van Camp way if you would know their full goodness. No other way secures that nutty flavor, that piquant tang, that perfect blend

You will eat more beans when you know the Van Camp kind. You will keep them in the house—not one can, but a dozen. Then, when you are tired, here's a meal without labor. When you are hurried, here's a meal in ten minutes. And such a meal! What do you know that compares with it?

But be sure to get Van Camp's. Others may cost a little less. Others pay your grocer more. He may want to push them. But we have told you how such beans are cheapened, and you don't want them. When you once taste our flavor you will always demand Van Camp's.

Prices 10c, 15c and 20c per can You can get them without the tomato sauce, if you prefer. At your grocers.



Baked Bean Salad

Have a can of Van Camp's Baked Beans and Pork thoroughly chilled. Turn the beans from the can, cut the pork in tiny cubes, mix with a boiled dressing and turn out onto a salad plate; garnish the edge with heart leaves of lettuce; pour a little of the dressing onto the top of the beans and above this set a hard cooked egg cut in quarters, lengthwise. Serve at once.

Boiled Dressing for Baked Bean Salad

Melt a teaspoonful of butter in a pan; cook half a level teaspoonful of flour, half a teaspoonful of mustard and one-fourth teaspoonful of paprika and salt. Add half a cup of cream and stir until the mixture thickens, then add two beaten eggs and cook with one tablespoonful lemon juice, one-fourth cup of hot vinegar Let cool before using.

Cost for Family of Four

Baked Beans	.10
Lettuce	.03
Eggs	.09
Cream and Butter	.15
Vinegar and Seasonings	.03
	.30

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YOUR SAVINGS

The Need and Work of Postal Savings-Banks

AN ITALIAN laborer went into a branch post-office in New York one day and bought a post-office order payable to himself and good for one year. When the clerk asked him why he was doing this he said:

"I donta believe in bank; I believe in Government."

This remark is typical of the feeling of a great mass of people, especially foreigners, in the United States. They share in a distrust of banks which is as old as banks themselves, and they regard the Government as the only stable institution which can handle and take care of money. Many of these people come from countries where the Government has its stamp of approval on banks. In England and all the Continental countries, and even in Japan, there are postal savings-banks, which are part of the post-office systems and which put a sort of national security behind savings. On account of the great good accomplished by these banks there have been repeated attempts to establish them in this country. Special interest attaches to them now because, in his report to Congress, Postmaster-General Meyer made a strong recommendation for their adoption.

Making Saving Easy

The value and significance of the post-office as a force for savings are evident. There is a very close link between the people and the post-office. In rural districts, for example, the postmaster is often the philosopher and guide of the whole community, while the rural mail carrier is not only a wandering newspaper, but the friend of everybody.

To make these post-office officials act as savings agents would not only tend to popularize the savings idea, but, what is more important, bring the opportunity for saving to the very doors of the people.

It is a well-known fact that saving facilities are not within easy reach of all the people of the United States, despite the worthy efforts made by banks to develop banking by mail. This is due in one way to the fact that there is a class of people who are unwilling to intrust their savings to the mail, and who want to deposit them with their own hands, and see the bank and the people who are taking them.

The figures concerning the distribution of savings are striking, and they bear on this subject. Thirty-eight per cent. of the savings of the United States are in New York State; thirty-three per cent. in the New England States; four per cent. in Pennsylvania; 7.66 per cent. in California; five per cent in Illinois; four per cent. in Iowa, and 8.34 per cent. in the remaining States.

It has been calculated that in New England the post-office averages only about fifteen miles from the savings-bank; in the Middle States it averages twenty-five miles; in the Southern States, thirty-three miles, and in the States west of the Rockies the distance averages fifty-five miles. Therefore there is need of some agency which will annihilate these distances, especially in the West and South, and promote the savings idea. Many believe that this agency is the postal savings-bank.

Another argument in favor of these banks is that a great deal of money is either hoarded by foreigners or sent by them each year by mail to their home countries. During the fiscal year ending June 30, 1907, there was sent to European countries through the United States Post-Office, $72,111,748.94. Of this sum approximately $20,000,000 went to Italy alone. It is believed that a large amount of this money would have been placed in postal savings-banks for safe keeping if they had been available, and thus the funds would have been accessible for general use instead of being hoarded. As a matter of fact, much of the money sent home by immigrants goes into postal savings-banks there.

Mr. Meyer is not the first American Postmaster-General to recommend the introduction of postal savings-banks. Many of his predecessors have done so, especially Mr. John Wanamaker, who gave much time to laying facts before Congress. Many objections were raised. One was that it would interfere with the operation of other kinds of savings-banks.

The latest plan recommended is that the Postmaster-General be empowered to designate all money-order post-offices, and such other post-offices as may be deemed necessary, to receive deposits for savings in even dollars, with one dollar as the minimum. The postmasters or their clerks are to be required to receipt for these deposits in pass-books to be furnished, and also to make report of all deposits to the Postmaster-General, who will also acknowledge the receipt of the deposit directly to the depositor. It is proposed that the money thus deposited with the Government shall not be liable to demand, seizure or detention under legal processes against the depositor. Withdrawals may be made at any time, subject to certain regulations.

It is proposed to pay the postal bank depositors interest at the rate of two per cent. a year—one per cent. semi-annually. The deposits are to be limited to five hundred dollars by any one person. It is further proposed to make the system open to any individual in the United States who is ten years old or more. A child under ten years can have an account opened in its name by parent or guardian, but there can be no withdrawals from this account until the depositor is ten years of age.

In order that the money deposited in the postal savings-bank may return to the regular avenues of trade the Postmaster-General suggests that the savings deposits be deposited in the national banks which are Government depositaries. Many of the presidents of these banks have expressed a willingness to pay at least 2½ per cent. for this money.

One result of the adoption of postal savings-banks in the United States would not only be the encouragement of thrift and economy among the foreign-born population (seven millions of whom have landed on our shores in the last ten years), but also the development in them of an interest in the Government of their adoption, based on the ownership of a little of its wealth. This would also make for a better citizenship.

Postal Savings in England

When it is stated that one out of every six people in England is a depositor in the postal savings-banks of that country you get some idea of the extent of the system there. Postal savings-banks were established by Act of Parliament in 1861. The distinctive features of the system are these: The deposit is absolutely safe, and the depositor can find a branch of his bank in any section of the kingdom. He can deposit at any place, and he can withdraw his money at any place. In other words, he is not compelled to go to the office of deposit to get his money.

The depositor may deposit any sum from a shilling upward. Fifty pounds (two hundred and fifty dollars) may be deposited in one year, and two hundred pounds (one thousand dollars), including interest, is the highest amount any depositor can have to his credit. When this limit is passed the Government invests the balance in Government stock, or consols, which are bonds bearing the same relation to England that our Government bonds do to the United States. They are the highest form of bonded security. The Postal Department also collects the interest on the consols purchased, and thus acts as a direct link between the people and their investments.

The English Post-Office pays 2½ per cent. interest on the savings deposits. The expenses are paid out of the difference between this interest and the interest the service receives from its investments. If there is a deficit it is paid by appropriation by Parliament.

In order to accommodate small depositors, and especially children, the Government issues penny stamps which may be pasted into deposit books. When these stamps aggregate a shilling they are redeemed and the depositor gets credit for a shilling. Frequently, English philanthropists make presents of savings-books with stamps affixed to children of the poorer classes, thus giving them a start and a lesson in savings that prove highly beneficial.

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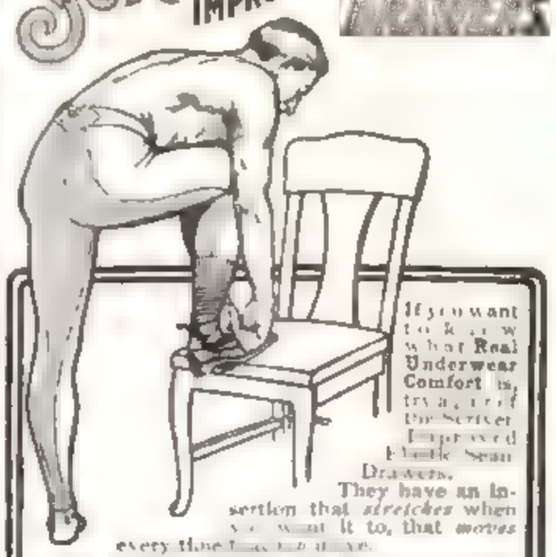

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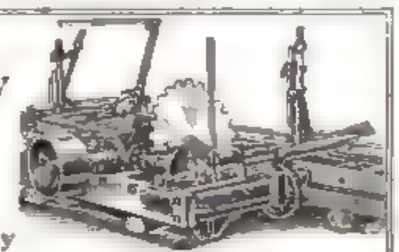

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The withdrawal of deposits is very simple. Blanks must be filled out and forwarded to the main office in London, which sends back a warrant for the funds on the post-office indicated in the application. Money may also be withdrawn by telegraph.

Through the medium of the English postal savings-banks the people may buy life insurance or annuities. People between the ages of fourteen and sixty are eligible, and they may obtain amounts ranging from five pounds (twenty-five dollars) to one hundred pounds (five hundred dollars). The annuities may be deferred—that is, begin at a certain time, or they may begin at once. The premiums and charges vary with the age of the applicant.

In connection with the English system it is interesting to note that, in the classification of patrons of the postal banks, fifty per cent. come under the head of "married women, spinsters, widows and children," a class which probably more than any other needs the constructive benefits of savings.

In Other Countries

The postal savings-bank system which was successfully introduced into England has been taken up in most of the Continental countries. Belgium adopted it in 1870; Italy in 1876; The Netherlands in 1881; France and Sweden in 1882; Austria in 1883; Hungary in 1885. Other places where it is in operation are Canada, a number of the British Colonies in Australia and Africa, Russia, Finland and Japan.

In most of these countries the English plan was simply used as the basis. In Belgium, for example, the postal savings-banks comprise an independent branch of the Government, with the post-offices simply doing the clerical work. No limit is placed on the amount of deposits. In order to popularize savings among the great mass of the people, Belgium pays a larger interest on small deposits—that is, three per cent. on deposits less than three thousand francs and only two per cent. on deposits higher than this. One result of this has been to increase the number of deposits. In Belgium there is a pension system similar to the English annuity plan. Fire insurance is also sold through the postal savings-banks.

In Italy the controlling power in postal savings-banks is known as the deposit and loan bank, and the post-office is its agent. The rate of interest paid depositors is fixed by the earning power of the securities in which the deposits are invested. It has averaged 3.25 per cent. annually.

Holland has a managing head for her system who resides in Amsterdam. The Bank of The Netherlands, a sort of central bank, is the administrator of the funds. In order to promote activity among the postmasters who are agents of the savings service a fee of five cents is given for each new account, and a fee of one cent and a half is allowed for every new entry made in the books. The average rate of interest is 2.64 per cent.

France pays her postal savings-bank depositors an average annual interest of 2¾ per cent. There the postal banks are part of the national banking system.

In Austria the postal-bank depositors are permitted to draw checks on their savings accounts. But they pay a penalty for it, because checking accounts only yield two per cent. interest, while the non-checking accounts pay three per cent. interest.

In Canada the system has been operated for thirty-nine years, and in that period $465,000,000 has been received and disbursed. On this large sum the Government has only lost $25,000. The interest paid has averaged about three per cent.

In summing up the postal savings-bank problem the question arises, what is their effect on other savings institutions, and especially the ordinary savings-banks? In most foreign countries, with the exception of England, they have stimulated and helped all other forms of savings. The writer asked the presidents of a number of big New York savings-banks what the effect of the introduction of postal savings-banks here would be, and the unanimous opinion was that it would be widely beneficial. One of them said:

"Since the Government could not compete with the regular savings-banks in the matter of interest, our rate being higher, it is logical that the postal banks would serve in the main as first lessons in savings everywhere. In this respect they would be doing a great public service, and would be very much worth while."

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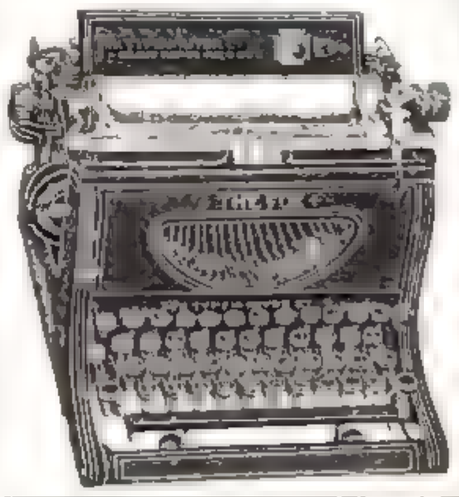

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YOUNG LORD STRANLEIGH

(Continued from Page 9)

amount you mention, fearing the transaction might bear some taint of misdemeanor."

"You are not suggesting that I am making an attempt to blackmail you, Lord Stranleigh?"

"Oh, no; you are merely taking advantage of the situation which your own genius has disclosed. I have been but clay in your hands, Mr. Brassard. I entered this place, as I thought, an honorable man, and I leave it a cool villain. But suppose I refuse to pay you twenty-five thousand pounds, what then?"

"What then? In that case I shall crush Bendale like an eggshell, and I shall further inform him of your questionable efforts in behalf of his wife."

"Do you think nothing of the unfortunate position of the British jury before whom I may be called upon to appear? There will be presented to them a mental picture of the young rake, a boy of five or six years old, and of a buxom young woman with the country roses in her cheeks, who picks up this young aristocrat by clasping him under the arms, and places him in a high chair by a table; ties her own white apron round his neck, so that he shall not soil his clothes more than is already the case, places before him a pot full of strawberry jam, delicious bread and butter, and a pitcher of milk. Do you think that twelve sensible men would blame the aristocratic rapscallion for falling in love with this buxom girl, when they remember the good old adage that the way to a man's heart is 'Feed the brute'? This was the beginning. To-day, for the first time since her marriage, I happened to meet Mrs. Bendale. She is not yet forty, but she looks like a woman of seventy. She was daughter to a gamekeeper in one of my father's lodges, and married poor Bendale when he was a clerk of twenty-three. You see, Mr. Brassard, you are making a farce of what is already a tragedy."

"Oh, that's all very well, my lord; that's second thoughts, but you can't hoodwink me. I give you three days to accept or reject my offer."

"I do not need your three days — I reject it now."

"Then we shall see what will happen."

"That is very true, Mr. Brassard. I bid you good-evening."

Lord Stranleigh was of a cheerful disposition, but he left the emporium of Richard Brassard feeling somewhat depressed. His mission had not only been a failure, but he had probably accelerated the catastrophe which was threatening the man he desired to help. If that man refused to accept compensation from him, then all Stranleigh's wealth would be of small assistance in the crisis. But, there were three days' leeway.

Stranleigh crossed the street, and walked down the street to a small park in the shape of a crescent, where a terrace of houses all of the same size and build swept inward in the segment of a large circle, and formed a bow to the string made by the straight pavement. On this bit of ground, between the straight road and the curved terrace, trees were growing, and underneath the trees a few benches had been placed. On one of these he sat down. He could see Bendale's shop diagonally across the way, and, farther along, the gaudy block of buildings tenanted by Brassard, before whose windows the arc lights outside were already beginning to flutter and scintillate, for evening was falling. A group of noisy urchins were playing at marbles near him, and their clamor disturbed his meditations.

"I must take this problem in sections," he said to himself, "and conquer one bit before I give attention to what follows. Now, the first thing to do is to get Bendale into a frame of mind that may induce him to talk sanely."

He thought for five minutes, then shouted to one of the lads. "Come here, my boy," he cried to the foremost, "I want to borrow your knife."

Instantly the boy's grimy hand dived down into the pocket of his tattered trousers; there was possibly a penny to be gained. He ran forward and extended a knife. Stranleigh took it, and looked at it with contempt.

"That isn't a knife," he said. "It's only pretending to be! Why, each of the four blades is broken."

"Two of the blades will cut, sir."

The group of boys edged nearer, curiosity-smitten. Something of *camaraderie* in Stranleigh's tone and words inspired confidence in the slum-seared hearts of the little gamins.

"What's the name painted over that shop across the way?" he asked.

"'John Bendale, Cutler.'"

"That's right. Well, he's a seller of knives. How much is this coin in my palm?"

"Ten shillings, sir."

"Right you are. Now, cut across to Bendale's — you mustn't go into the shop next door, remember — and tell the man you want the best knife he can give you for five shillings. Buy a screwdriver, too, and then bring back the change to me."

The boy fled. This was too good to be true.

"Aren't you going to give any of us a knife, sir?" protested another small boy.

"Yes, I intend to give each of you a knife when that lad returns with the change."

The boy came out of Bendale's store jubilant, and darted straight as an arrow for Lord Stranleigh.

"Now, the next boy."

"I don't want a screwdriver," said the next boy, "but my sister wants a pair of scissors."

"Good lad, for remembering other people. Here you are: buy her the best pair of scissors in the shop. I'm trusting you with a pound."

Number Two fled, and disappeared into Bendale's shop. Presently he returned with a heavy knife and a glittering pair of shears, also the change intact. When each boy was supplied with two articles of hardware Stranleigh said:

"Now, haven't you any friends who'd like a knife? I've got some money left. Well, scatter, and bring them here, and if any of you remember something else you want you've only to speak up. Between us we'll stimulate trade in this district."

Within ten minutes Stranleigh's following had that of the Pied Piper in a hopeless minority. London is a bigger place than Hamelin.

"Now, my lads, we must organize this demonstration," cried Stranleigh, seeing he had taken on rather a bigger contract than he had bargained for. "If we collect on the street in front of the shop the police will make us move on, and very likely read the Riot Act to us, so you must marshal yourselves here under the trees. You," he said to the boy who had got the first knife, "will divide this army into companies of twelve. Any boy who disobeys you doesn't get a knife. I shall go across to the shop, and see if there is enough cutlery to go around. Should there not be a sufficient supply, those who are left out in the cold will receive an order, on presenting which they will get a knife to-morrow; and now, my lad, as soon as you have your army arranged in regiments of twelve, send your orderly across to the shop to tell me how many you number. You will come across quietly in squads of twelve, as called. You," to the largest boy with a pocket-knife, "will come with me as my bodyguard."

Even before he had finished his instructions the smart little chap to whom he had given the marshalling of the force had divided it into groups of a dozen, and reported to his commanding officer the total number. Stranleigh, with his newly-appointed henchman close by his side, strode across the street and entered the shop of John Bendale. The unexpected access of custom had, for the moment at least, chased the aspect of gloom from the merchant's face, and all the instincts of the shopman had come uppermost. He was rearranging his wares after the raid that had been made upon them.

"Good-evening," said Stranleigh, with friendly cordiality. "I seem to have got myself into a rather larger undertaking than I anticipated when I began, so I have come in to see if you can assist me in fulfilling my contract. How many pocket-knives have you got in stock?"

"Well, sir, I was just counting, in case this sudden demand should continue. I'll let you know in about half a minute."

As it turned out, there were enough to supply the contingent, and the squads came across the street as called, with great

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quietness and decorum, reflecting credit on themselves and their officers. Among these officers, who were already supplied, Stranleigh divided the remainder of the knives.

"Thank you, my lads, and good-night," he said. "You have carried out the organization perfectly, and remember this, that as long as you do any useful thing with efficiency there will be a demand for your services. Good-night."

His lordship heaved a sigh of relief when the last boy departed, leaving him and the shopman alone. Bendale was looking at his customer with somewhat the same expression that his customer had looked through the window at him, wondering whether he was sane or not.

"Well, sir, I must thank you for being the best customer that ever crossed my threshold. If it's a fair question, would you mind telling me how you became involved in such an escapade?"

"I take it you are Mr. Bendale, whose name is over the door?"

The shopman confirmed that surmise.

"Well, Mr. Bendale, I am rather ashamed to admit that the escapade, as you call it, was the outcome of mean and petty spite. It was my ill-luck this afternoon to be compelled to seek a business conference with your neighbor, Mr. Brassard, and I found Brassard, whom I had never met before, to be a hard and, it seemed to me, an unjust man; but finally, when he threatened me, and attempted to blackmail me, I confess unreasonable anger rose within me, so when I left him I went across to that little park opposite, and sat down on a bench to plan revenge. I saw by these windows that you, too, were engaged in the cutthroat game, if I may so term it, and it occurred to me to send you across some customers. You must not think, Mr. Bendale, that I am a light-headed, piffling person merely because my rancor took the form it did. I was revolving in my mind a much deeper conspiracy against the peace of Richard Brassard, and if I can only get one or two men who will obey me as faithfully and carry out my directions as perfectly as those boys did, I'll make the respected Richard Brassard sit up before I'm done with him."

"You must be a rich man, sir."

"Yes, I'm Stranleigh of Wychwood."

"What, Lord Stranleigh? Why, I got my wife from Stranleigh village!"

"Yes, but to keep to our muttons: can I secure your assistance to bring Brassard to his knees?"

"Yes." It was only one word of one syllable, but in it was concentrated the hate of a lifetime.

"Good. Well, as a preliminary, I offer you five thousand pounds in cash for this business."

"It's not worth it, Lord Stranleigh."

"I suspected that, but I propose that we make it worth the amount."

"Very well, your offer is accepted. What next?"

"To-morrow you will take steps to form this into a limited liability company, capital five thousand pounds in one-pound shares. I will give you a note of introduction to the solicitor who attends to this class of business for me. Two thousand four hundred of these shares will belong to you."

"Oh, this is absurd, Lord Stranleigh. I can't both have my cake and eat it."

"Nothing is so deceptive as these old adages, my dear Bendale. Thousands of men possess their cake and eat it, too. There is our friend Brassard, for instance. He has built up a tremendous cake by gaining possession of the small cakes that belonged to other people, and welding them together, as one might say. You people should have combined long ago."

"We tried to, but we were each competitors with the others. The combination fell to pieces."

"We won't trust the pack, Mr. Bendale. In the combination I hope to form there will be only one man who can betray us, and that man is myself. I shall own the majority of stock. Are you acquainted with all your fellow-tradesmen in this neighborhood?"

"With most of them. I have been in business here for nearly fifteen years."

"The man next door to your right is a chemist, isn't he? Do you know him well enough to drop in on him in a companionable way for the enjoyment of a chat?"

"Oh, yes."

"Now, listen to me, Mr. Bendale, and pay strict attention while I unfold my purpose. Please remember that you are the only person to whom I divulge it, and, therefore, if it leaks out, either you or I am to blame. You will call first on the chemist and make excuse for your previous lack of neighborliness. Tell him you have gone through an anxious financial strain, pressed by Brassard on the one hand with the weapon of unfair competition, and threatened on the other hand by bankruptcy. Now, happily, this crisis is past. You will tell him that you were fortunate enough to meet a young fool with more money than brains, who has not only paid you in cash the full value that your shop is worth, but has returned part of the stock, and has offered you a handsome salary to remain as manager. You will refuse to divulge my name, saying, what is quite true, that you are pledged to secrecy, but you will offer to sound the purchaser, if the chemist places his business at a reasonable figure, to be afterward compared with the estimate of a chartered accountant. If he accepts your intervention get him to write out and sign an agreement to that effect, which you will stamp at Somerset House next morning for sixpence. He is to receive back a quarter share of the chemist shop. You will impress upon him that, if he says a word about this bargain to any one but yourself, he will jeopardize its completion.

"The method I have outlined you will apply to each and all of the shopkeepers on the streets surrounding Brassard's stores. Do you think you can do this?"

"I can," said Bendale, and closed his mouth like a trap.

His young lordship was pleased with him.

"Now, as you deal with each man, pledge him to secrecy, and make silence on his part a condition of the bargain. Do all this as quickly as you can, but show no eagerness during each negotiation. Until we have got what we want, there is to be no change whatever in the conduct of the various businesses. These various contracts are bound to leak out ultimately, so you must work night and day until we have everything clinched."

"I am with you heart and soul," said Bendale, in tones deep and solemn. "I will do exactly what you tell me to do."

"That's all right," said Stranleigh, taking out his check-book. "Here are five thousand pounds. Place this amount in your bank as soon as it opens to-morrow, and my advice is that you spend the rest of the night, if necessary, in writing checks, which you will post to every man to whom you owe a penny. I wish you to begin work to-morrow clear of debt, and if the five thousand does not cover your liabilities, you may draw on me from your future profits such a sum as is necessary. And now I shall take myself off, Mr. Bendale. I must not be seen any longer in this locality. Our future conferences will be held at my house. Here is the address, with my telephone number. Good-night, Mr. Bendale. You have cheered me up more than you imagine. I feel that I have made the best of all discoveries—the finding of a capable man. That naturally flatters me, and makes me feel good."

There are two earthquakes in London every year that shake a certain section of society to its foundations. These are the semi-annual sales, when goods are being lavished on the public at apparently a tithe of their value. These earthquakes are especially active in what is termed the "rag trade," as the drapery business is irreverently called by those who take part in it. During the season the shopkeeper reaps his harvest of gold. There is one straight mile in Oxford Street along whose length an unfortunate man cannot buy a cigarette or a pipeful of tobacco nor slake his thirst. Every window is filled with rags, with articles for the adornment of women.

It would be difficult to say in which line of activity Richard Brassard showed best his Napoleonic ability. When the high-price season began, his windows were dreams of beauty. He appealed then to the fashionable woman. After that rich season ended with a great increase in his bank account, the windows blossomed out with figures in red and black; all goods marked down, and now the unfashionable women of the suburbs crowded around his counters in their thousands. It was a time of "no reasonable offer refused," and the crush was something terrible.

So well did Bendale do his work that the citadel of Brassard was surrounded by small forts before the latter had an inkling of what was going forward. It is true that, here and there, plate-glass windows were

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A MODERN PAINTER OF THE REVOLUTION. Beautiful pictures of Colonial times, reproduced from paintings by **H. A. OGDEN.**

THE IDIOT ON BROADWAY. By **JOHN KENDRICK BANGS.**

But this is merely skimming the surface of the February Broadway's contents. In all there are 11 live, vigorous, timely special articles—10 of the cleverest stories you ever read, representing the **new type** of story developed by the New Broadway Magazine—a profusion of pictures in colors and black and white—and every page alive with human interest.

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put in, in imitation of his own, but at these isolated specimens of enterprise Brassard merely laughed. The little people could not compete with him, either as a buyer or a seller, so he was not disturbed. At the beginning of the next high-price season the indefatigable Brassard himself attended to his luxurious windows, and, by this time, there was plate glass all around him. On the following morning, to his dismay, there appeared in the opposition windows an exact duplication of his own display, and in the night had been put up sign-boards all along the opposite side of the street, as well as that portion of his own side which he did not occupy, bearing the words repeated and repeated: "Bendale's Stores," "Bendale's Stores." But the appalling feature of the crisis was that all goods were marked down, as if this were the end of the season, instead of the beginning.

"The fools! The idiots!" he cried. "Do they think to hurt me by cutting their own throats?" So he girded himself for the fight. He thought that the fashionable woman would not be tempted by this unseasonable lowering of prices, and in this he was partly correct; but there is one temptation that the most fashionable woman cannot withstand, and that is unlimited credit. Brassard had done a cash business heretofore with his customers who paid high prices, and, of course, it was money over the counter at the sales; but this madman Bendale was offering credit to all, and was supplying goods of the same quality as Brassard at half the price.

It was not only in "rags" that values had been sacrificed: grocery, hardware, boots and shoes, everything Brassard sold, could be purchased fifty per cent. cheaper by merely crossing the street. The indefatigable Brassard was getting a dose of his own medicine, only he dealt out the noxious mixture retail, and was now forced to imbibe it wholesale. The first week proved to him that he could do no business under these conditions, and his only hope was that the opposition would be ruined before the end of the season. Before the end of the month Brassard knew that his competitor was Lord Stranleigh of Wychwood, and that Bendale and the rest were merely puppets.

"Mr. Brassard—to see you, my lord," said the solemn Ponderby.

"Quite so. Show him in, Ponderby."

The large-headed, short-legged, bull-necked man entered the luxurious apartment where Stranleigh was lounging.

"Ah, how are you, Mr. Brassard? Delighted to meet you again. What lovely weather we are having. Won't you take a chair?"

"Thank you, my lord, I think I'd rather stand. How long is this sort of thing going to continue?"

"Do you mean the weather? Oh, I think we are sure of a pleasant month yet."

"How long are you going to cut your own throat to spite me?"

"Really, Mr. Brassard, you are speaking in parables. Elucidate."

"You know very well what I mean, Lord Stranleigh. How long are you going to finance that incapable ass, Bendale?"

"Ah, yes, I see. You're meaning the shops? Why, of course. You're in the business, too, aren't you? I remember now. Oh, well, it's such a small affair I don't give it any particular attention. The management is entirely in Bendale's hands. Do you think him incapable? I was rather impressed with the man's business energy."

Brassard drew out a large colored handkerchief, and mopped his brow.

"I've come to talk business, my lord."

Lord Stranleigh smiled, and lit another cigarette.

"When last I enjoyed the pleasure of meeting you, Mr. Brassard, I came to talk business, but you wouldn't listen to me. I never repeat an experience that has proved a failure. You cannot talk business with me, Mr. Brassard, but I am delighted to meet you socially. It's rather early, but will you have anything to er——"

"Thanks; I never indulge."

"May I offer you an excellent cigar?"

"I don't smoke."

"Yes, I remember now; you possessed all the virtues, and were righteously indignant about the dissipated habits of the aristocracy."

"Can't we come to a compromise, my lord?"

"What, on immorality? I should think not, Mr. Brassard, with a man of your stern principles."

"My lord, you are playing with me. This is a serious subject."

"I was most serious, Mr. Brassard, when I attempted to deal with you before. As I have admitted to you, it annoys me to fail, and I decline to repeat my venture. I don't know what Mr. Bendale intends to do. The whole matter is in his hands. He told me, some time ago, he thinks of erecting a huge emporium in the block where your present business premises stand. I believe he is going to clear away everything between the four streets, and put up a suitable edifice designed by one of our best commercial architects. I think Mr. Bendale does not believe in your plan of utilizing separate buildings and knocking doorways through the partitions. It might be well for you to call on him, if you are interested in this sort of thing. I am sure you will find him most reasonable and ready to meet you, and, although you must be prepared to sell out to him—you taught us the game yourself, Brassard, you know—I am confident he might consider the advisability of putting you in as manager of that section of the business which you have already built with such patient genius."

"I'd rather deal with you, sir."

"I regret that what you propose is impossible. I never interfere with a capable man, and Bendale, in a manner of speaking, married one of us, if I may put it that way, and we Stranleighs are very clannish. We will stand by whoever springs from the Stranleigh soil. I shall be very glad to write you a note of introduction that will assure you at least a courteous reception from Mr. Bendale. It will be some return for your kindness in offering me the position of floorwalker in your establishment at two pounds a week."

Lord Stranleigh touched a bell.

"Ponderby, will you kindly bring me a pad and a fountain pen?"

This was done, and his lordship scrawled a few lines.

"There, Mr. Brassard," he said, handing the document to the man, who was again mopping his brow, "this will smooth away all difficulties. Please, do not thank me. You cannot tell what pleasure it gives me to render a service that I make no charge for. Good-morning, Mr. Brassard."

Editor's Note—This is the first of a new series of stories of the adventures of young Lord Stranleigh by Mr. Barr.

Is Roosevelt a Menace?

Roosevelt the Coach

THE question before the American people to-day, which is causing the present business unrest, is not, "How far will Roosevelt go in his attack on corporations?" but rather: "How many others are guilty besides Harriman and Ryan and Standard Oil? Where does the lawbreaking end? How many others, besides Harriman, have sold us metaphysical railroads, how many other Ryans have borrowed millions of coin of the realm with stage money?" The people still have unbounded confidence in the President, but they have lost all faith in the heads of our great corporations. Therein lies the genesis of the present unrest, and it will not cease until we have reached the ugly core, and have effected a cure.

To the political economist, Theodore Roosevelt is the greatest constructive force, the greatest business man, in America. He has within him more inherent power for good than any man before the people to-day, and he is exercising his power, inherent and acquired, to do a lasting service to the American people.

His achievements have never been rivaled, in scope and variety, by any former President of this country. He has ended a great and destructive war. He has inaugurated and pushed the construction of the Panama Canal. He has procured the settlement of the anthracite coal strike. He leads the van in the matter of forest preservation. He has withdrawn from occupation by individuals the public coal lands. He has begun the construction of a comprehensive system of internal

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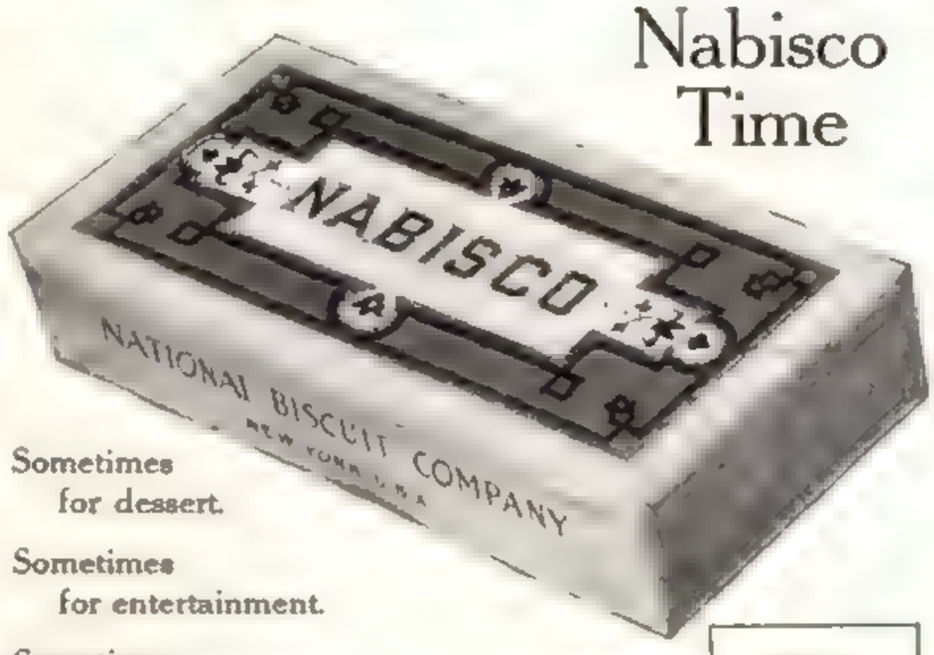

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waterways. He has secured the irrigation of the waste places of the West. His influence has been paramount in the railroad rate law, the pure food legislation, and a hundred other reforms of lasting benefit to all the people. And every one of the foregoing achievements was a good business stroke. Since all the business of the country, in its last analysis, depends upon our mines, our farms and our forests, who will deny that the President's recent call to the governors of States for a convention, the object of which shall be the preservation of our national resources, was a distinct advance for the better over our present haphazard and wasteful business methods? To attempt to conceive of our President's distinctly business successes brings mental dizziness. Such achievements seem impossible in a lifetime. To bring them about in the short space of seven years suggests the dynamic force, the restless, unceasing energy of a Napoleon.

And yet his achievements, however great they may be, will not compare in lasting importance with the moral effect of his personality—that fluid, boundless, moral force which is conveyed to us so inadequately through the limitations of his speeches and writings. He is the business coach of the country—what he has not done himself he has inspired others to attempt. He is continually spurring, continually exhorting the people along the lines of higher endeavor. His personality has made possible the entrance into public life of our Jeromes, our Folks, our Hugheses. Rottenness in politics, in business, in private life, must go—and to the heart of every decent American he has brought the necessity home.

Theodore Roosevelt may pass out of the public eye to-morrow, but his work—his great, world-wide work of rearing a new, higher ideal—is finished. The American citizen has been taught by Theodore Roosevelt to recognize and respect and use righteously his power. He will not be cheated again, for he has come into his own for all time, and he will make a better business man as the result.

—W. E. Walsh, *Pittsburg.*

The Meaning of the Ballots

EXACTLY 12,770,056 citizens walked to the polls and cast their ballots for Roosevelt and Parker delegates at the last Presidential election. By their votes they approved the two party platforms presented through the nominating convention. Both platforms indicated the policies to be followed by the party leaders. The acceptance of the nomination bound the nominee honorably to strive to enact such legislation, with the coöperation of the party leaders and Congress, as would reflect the platform promises.

There was such a similarity of expression in several of the planks in both Republican and Democratic platforms that both parties were pledged to pass a rate bill, curb corporations, insist upon corporate affairs being made public, and create a department, whose executive should have a seat in the Cabinet, that would handle these matters in a corrective manner.

The voters approved of these projects by casting their ballots for Roosevelt and Parker. The former received a popular vote of 7,688,856; Judge Parker had a following of 5,081,200. The electors met and cast the majority of ballots for the election of Mr. Roosevelt. Eventually he took the oath of office. That bound him to enforce the laws. To use the exact language of the Constitution, "the President shall take care that all the laws are faithfully executed."

Congress had passed laws which affected corporation practice. These laws carried penalties with them. Article I, Section 8, Clause 3, says, "Congress shall have power to regulate commerce with foreign nations, and with the several States, and with the Indian tribes." Section 8, Clause 17 of the same article declares that Congress shall have power "to enact laws necessary to enforce the Constitution." The Fourteenth Amendment declares that "all shall have equal protection of the law."

So, when it became necessary to enforce the law and compel corporate interests engaged in interstate commerce to comply with equitable regulations as reflected by the laws, President Roosevelt was decried as a menace to business. Because "business," dishonestly conducted and illegally conducted, according to vested interests should not be interfered with.

To insist that honesty shall prevail in interstate commerce is the duty of the President. He is sworn to uphold and enforce the law against rebates and like illegal practices. Nearly 13,000,000 votes were cast to demand that this policy be followed, not only by the President, but by Congress and the party leaders. And, when this avalanche of public opinion demanded such a policy, the President could not be a menace. The real menace is, to my mind, practically the whole country, which would include the very men who are trying to make it appear that the President is the wrecker of business by enforcing the laws against business men the same as he did against the post-office grafters.

It would be interesting to peruse the list of members who sat in the Electoral College. It would develop that a majority of those who are actually responsible for crying menace are the very men who voted for Roosevelt and then yelled themselves hoarse when the final vote was announced.

—W. Edward Cope, *Philadelphia.*

The Fruit of Prosperity

"THE cause of unsettled conditions in the business world, especially in Wall Street," may be discussed without reference to President Roosevelt or the policies for which he stands.

Within the last twenty years the world's annual output of gold has nearly quadrupled. This flood of gold, accompanied by decreased cost of producing it, inevitably lessened its purchasing power, and in the last decade the market prices of nearly all commodities rose correspondingly, with increased wages for the laborer and larger profits for the farmer and miner and for the manufacturing and transportation agencies. Expansion of industrial enterprises, higher values for farm and town real estate, and advancing prices of all forms of investment securities followed quickly and surely, inaugurating a period of expanded credits, lavish personal and corporate expenditures, accompanied by an optimism dangerous to the stability of our financial institutions.

As the country was constructing improvements at a rate more rapid than was warranted by the normal increase in material wealth, a radical contraction of credits was unavoidable, for these improvements were generally being paid for with borrowed funds, represented by issues of bonds far in excess of the purchasing power of the people, and which were largely taken by financial institutions as collateral for loans made upon them

Coexisting with these conditions was the ever-present inadequate currency circulation. In a country as prosperous as the United States a per-capita circulation of thirty or forty dollars is, of course, adequate only in times of prosperity and confidence; for, if every individual were to attempt to settle all of his debts and collect all that was owing to him, retaining the balance in actual money in his possession, it would quickly be found that the money in existence constituted but a small percentage of that required. Hence, a slight disturbance of confidence, or a slight contraction of credits only, was necessary to produce widespread stringency in the money markets, for, upon the first signs of stringency, further contraction of credits, with greater impairment of confidence and increased money stringency, was inevitable.

In other words, we have passed through a period of inflation, with its unavoidable speculation and optimism; an inflation of gold and not of silver or of paper currency. History teaches us that such periods are followed by panics and depression.

President Roosevelt does not appear to have been responsible for the increased flood of gold, for the expansion and speculation that have accompanied it, for the extreme optimism that carried this movement far beyond the point where it could be maintained, for the personal and corporate extravagance so prominently in evidence, nor for the fact that history justifies the belief—if it does not prove—that a reaction was sure to follow.

A fire is easily started, but may be difficult to extinguish. Whether any utterance or act of President Roosevelt was the spark that started the present conflagration, or whether the match was applied, accidentally or intentionally, by those opposed to his policies, is a question that may never conclusively be answered. But the conditions were ripe for spontaneous combustion.

—H. M. Chance, *Philadelphia.*

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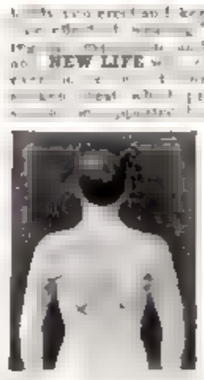

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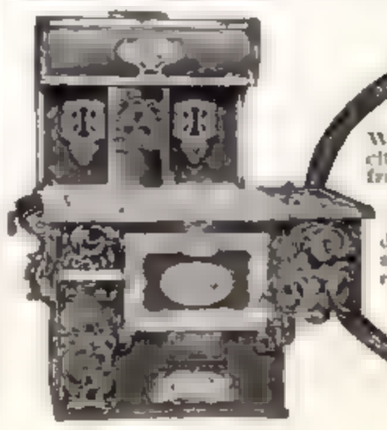

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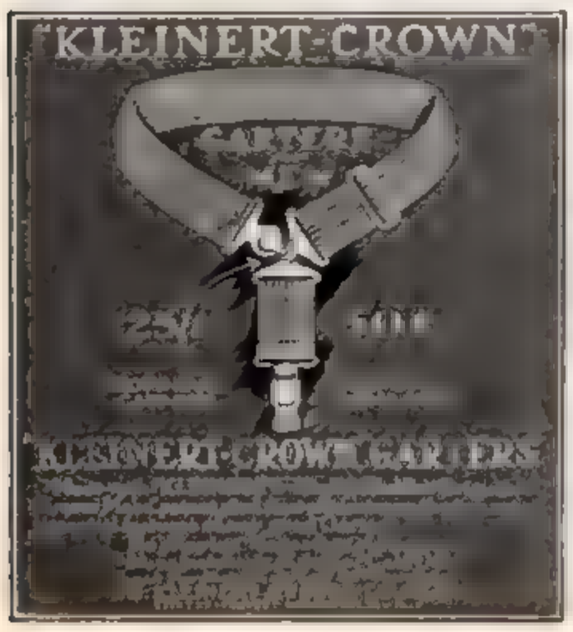

THE STANDARD OIL COMPANY

(Concluded from Page 5)

had been engaged in this service, on the stand because they felt so humiliated over the work they had done that I was unwilling to subject them to public exposure. And yet Mr. Archbold says that the Standard Oil Company's policy toward its rivals would "compare most favorably, alike from the standpoint of equity and liberality, with the usages of the business world or the records of human history." Mr. Archbold certainly does not entertain a very exalted opinion of the "usages of the business world" or the "records of human history," or else he is fortunately ignorant of the "business usages" and the records of the company of which he is now the most important official.

Its Policy of Justification

This policy of justification for Standard Oil methods is characteristic of Standard Oil officials. It is remembered that John D. Rockefeller, Junior, in a speech delivered a few years ago before the students of Brown University, in justification not only of the Standard Oil Trust, but also of the principle of combination, said: "The American Beauty rose can be produced in its splendor and fragrance only by sacrificing the early buds that grow up around it." This illustration is entirely appropriate in so far as it recites the destruction of the early buds of independent oil enterprises.

That the Standard Oil Company is kind to its employees and has had few strikes has long been one of the high cards that it was ever ready to play in its own defense. Mr. Archbold, however, offers no figures in support of this assertion, and an examination of the records would be sufficient to demonstrate that the salaries paid by the Steel Trust and the leading railroads of the country are comparatively higher than those paid by the Standard Oil Trust. While there is a certain loyalty on the part of the agents and employees of this company, yet that loyalty often seems to be more the result of fear than of kindlier sentiments. Numerous witnesses testified in the Missouri case that they had left the service of the Standard Oil Trust because they could not continue therein and retain their self-respect, and many others who had left it refused to testify on account of their fear that the company would visit upon them some retribution. A business interest which pursues a policy that causes its employees to lose their self-respect, or to fear to testify to the truth when summoned as witnesses, is certainly not a credit to our industrial system, even though it does meet in competition with success in the markets of the world the business enterprises of other countries.

Mr. Archbold seems to take satisfaction in the assertion that the Standard Oil Trust "is neither a mystery nor a monopoly." If this is true, it is one point upon which he will find himself in accord with the American people. It is evident that the Standard Oil Trust is much less of a mystery to-day than at any previous time in its history, and it is probable that it will not much longer continue to be a monopoly. The general assertion that the Standard Oil Trust, if a monopoly, has been a beneficent one; that it has added inventions and economies to the oil business; that it has reduced the price and improved the quality of the oil, has been made so frequently by Standard Oil officials and hired propagandists that those making it have apparently come to believe it.

And yet the statement is in absolute contradiction of the facts.

The Tribute it has Exacted

A few figures produced in the testimony of the Missouri litigation will demonstrate the falsity of these assertions. The Standard Oil Company has not reduced the price of refined oil during the last twenty years, although the supply and the cost of the crude petroleum and the cost of refining have been materially reduced during that period. The production of crude petroleum in 1900 in the entire country was 93,000,000 barrels, the market price of which was $75,000,000.

The production of crude petroleum in the entire country in 1905 was 134,000,000 barrels, the market price of which was $85,000,000.

Yet from 1900 to 1905 the general average of prices of the refined oil was upward, although the production of the crude petroleum increased nearly 50 per cent., and its price declined.

The explanation of this is to be found in the fact, as testified to by Mr. Archbold in this litigation, that the Standard Oil Trust owns one-seventh of the source of supply of the crude petroleum, while it produces and sells from 75 to 80 per cent. of the refined product. The testimony in the same case showed that the oil that was being sold at these prices cost the Standard Oil Trust but 2 to 3 cents a gallon. The average profit, therefore, was from 5 cents to 7 cents a gallon.

In view of these facts it can be readily understood how the Waters-Pierce Oil Company, the name under which the Standard Oil Trust does business in that territory, paid dividends of from 500 to 700 per cent. per annum. And thus, when an analysis of the economic conditions is made, it is evident that the Standard Oil Trust has been able to control the price both of the raw material and of the finished product; that it has paid an increasingly low price to the producer for his raw material, and charged an increasingly high price to the consumer for the refined product. And yet Mr. Archbold says that the Standard Oil Company has been a beneficent monopoly. Neither Warren Hastings nor Clive was more ruthless in the tribute that he levied upon his subjects than has been the Standard Oil Trust in the tribute that it has exacted from the American people.

The Moral Question Involved

In addition to this record of oppression to the producer and the consumer, and injustice to the competitor, there is to be laid against it the further charge that it has given an immoral standard to our entire business life. The doctrine that nothing succeeds like success, and that any methods are justifiable to accomplish it, has been the standard of morals that it has impressed upon its employees and the influence it has exerted upon our entire commercial and industrial life.

If the efforts of the National Government and the several States to dissolve the present organization of the Standard Oil Trust, punish it for its wrongdoing, and compel it to conduct its business in accordance with the laws of the Nation and the States, are successful, it will mean much in a financial way to the American people. This will be true because it will mean that the law of supply and demand and free and unrestricted competition will again obtain in regulating the cost of the raw material and the refined product. But the benefit that will be derived in the moral lessons that will be thereby taught will be far greater than the benefits in dollars and cents.

Authors in Maine

THE coast of Maine appears to have a peculiar attractiveness for authors. William Dean Howells, for example, has long had his summer home at Kittery Point, which is not far from Portsmouth. His house is surrounded by a fine old garden, in which the veteran author may often be seen at work. His library is located in an old barn set in the midst of an apple orchard.

A little farther up the coast, at York Harbor, is the summer home of Thomas Nelson Page. It is located on a high point near the sea. Here, too, comes John Fox every summer to be the guest of Mr. Page.

Still farther on, at Kennebunkport, is the home of Mrs. Margaret Deland, who lives in a charming, old-fashioned house, surrounded by a real New England garden. Mrs. Deland has been particularly successful in raising jonquils. In fact, she had such a large crop the past summer that she held a public sale of them and gave the proceeds to charity. Meredith Nicholson, the Indiana novelist, also has a home at Kennebunkport.

Various authors live on the many islands that stud the beautiful harbor of Portland. The best known is Mrs. Clara Louise Burnham, whose home is on Bailey's Island. On another island, not far away, lives Commander Peary.

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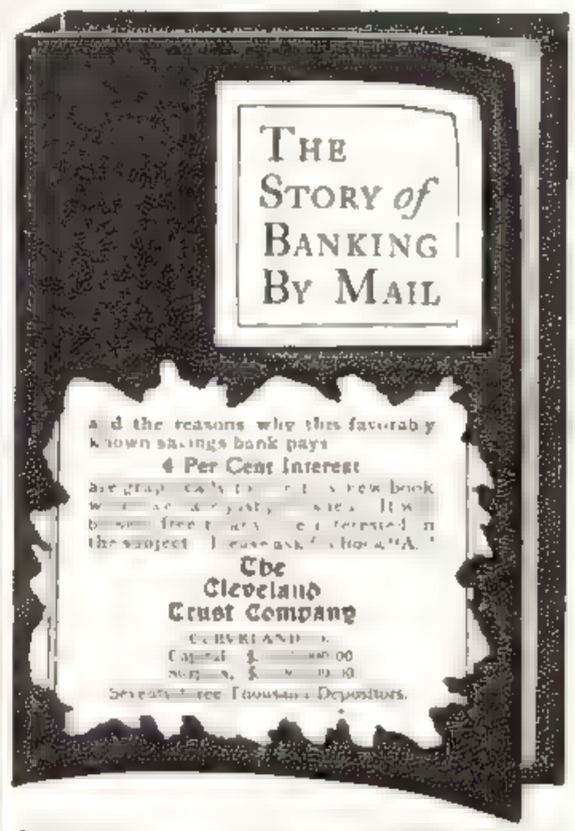
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The Law and Laughing Eyes

(Continued from Page 15)

wrong, any more than the business man sees evil in kiting checks, the broker in playing stocks on margin. It is not wrong—so runs the accepted wisdom of mankind—to do what they have always done in your craft. His one great virtue was physical courage; and his professional creed held only two fixed principles—keep your mouth shut and stand by the force. In short, he was an average New York policeman. Besides this, it is only necessary to know that he was a lusty single man of thirty.

When, a year before, his superiors had told McGee off for the perfunctory job of getting evidence on clairvoyants, they found unconsciously the weak spot in his armor. It is always the hard, practical business man who accepts without question strange, new, religious ideas—always "the last man you would suspect." The unimaginative, material Martin McGee became curious at the first revelation; an "independent investigator" at the second; a secret believer at the third. "There was something in it," he said to himself; else how could they reveal to him his family secrets as they did? He was strangely unsuccessful in this clairvoyant hunt; the search was followed by few arrests and no convictions.

He sat that afternoon in the parlors of 21 Waite Street and gazed across the street idly, wishing that orders permitted him to ask some of the girls inside. A group of them were now eying the sealed house of death and mystery. McGee, useless to "sleuth" such a case, had been detailed to guard the house, looking out that no prying reporter got at the evidence first-hand, and watching, too, lest some one connected with the mystery should come back for any unconscionable reason. The inspector, believing with reason that anything might happen in a case so mysterious, had warned him, in his foresight, that some mediums who knew something about the case might come poking around. "Pump 'em and then pinch 'em, if they do," his orders ran. It was a snap detail, but a lonely one. When his cigar gave out he had nothing to do but look out of the window.

McGee noticed languidly that a woman pedestrian had stopped and joined the curious group on the other side of the street. "Fine shape, if she is too fat," he thought to himself. She turned, after a momentary inspection, lifted her skirt, and walked away with a determined air. "Nice ankle," thought Martin McGee. She stopped, hesitated, turned as though she had made up her mind, and marched straight across to the entrance of No. 21. She was veiled; McGee could not see her face; but she turned her head two or three times as though inspecting the window where he sat. At the steps she hesitated; then, with the air of one who is finally taking the plunge, started up. Detective-Sergeant McGee was at the door almost before she rang.

"Mr. Martin McGee?" she said.

"Yes, ma'am."

"May I come in?" Her voice was pleasant. She had lifted her veil, and her shrewd hazel eyes, her dimples playing over a face just beginning to turn, caught his eye. But he remembered his duty.

"No one allowed in here," said he; and then, making his first concession, he deigned to explain. "There was a murder—what was it you wanted?"

Rosalie drooped her lids; a strange expression came into her eyes; also a slight shudder passed over her.

"I was drawn," she said. "I tried to resist the influences—my voices said, 'Go where we send you.' I get Martha—do you know Martha?"

Was it the memory of his orders, or was it something else, which made Detective-Sergeant McGee step back and make way for the advance of Rosalie?

She passed him, and stood by the doorway. There she shook herself.

"What was it I said?" she asked. "Sometimes I can feel the control coming over me strong. Oh, let me set down! It's terrible coming out of it!" She plumped herself down on a sofa by the wall, a sofa unmoved from the place where it had held three sitters on the night of tragedy; loosened the fur at her throat, unbuttoned her gloves. She seemed very much at home. McGee, embarrassed, stood before her, thumbing his watch-chain.

"I get things just as plain sometimes in half a trance as in regular clairvoyance," pursued Rosalie. "That's better for me, after all, ain't it, than going right off into trance? Because, when I'm in full trance, I never know *what* I say. Laughing Eyes—that's my control—she spoke to me. 'Go to the house of mystery,' she said. 'I feel a kind, responsive influence there,' she said. And I got the name Martin McGee—first just an 'M M' and then the whole name spelled out. When I stood out there watching this place I was going to resist the influence; but I says to myself, 'Follow your influences or you'll lose your power.' So I just walked right across the street, and, when I looked up and saw you a-setting at the window, Laughing Eyes says, 'That's him!' Every time I looked it was jest the same. 'That's him,' Laughing Eyes would say——" Rosalie began to sweep the border of the wall-paper, following something invisible with her eyes. When she spoke again she was addressing the air:

"No, no, dear one!" she said; and a shudder went over her. "Not full control. No, your medie don't think it's best!—John! Mamie! Nellie!" At those three names Detective-Sergeant McGee sat up in his chair, gripped the arms tight, and stared.

"I get Mamie," said Rosalie, drooping her lids, "and she comes with a sister's influence. I seem to be in a great factory—big machines are buzzing everywhere—and I see a young lady with red hair, a tall lady in a dark dress like—o—oh!" Rosalie let out a little scream which made McGee jump. Her voice fell to its normal tone, "Mamie was killed in the shoe factory when she was seventeen—ain't that right? And I seem to see you just the night before she died, setting up with her, telling her something against Charles—wasn't that her fellow? And she talked back to you, and you was angry when she passed out. She comes now, and she brings a little child of three she calls Nellie, and she says, 'I forgive you, dear one, because you was right about Charles——'" Madame Le Grange, having gone thus far in unfolding the revelations of gossipy Aunt Annie Johnson via the Blue Book, shook herself. "I was nearly under full control that time," she said. "Ugh! Coming out is always a wrench."

Sergeant McGee stared into her face. The revelation was a true and accurate one, such as he had never heard from a medium before.

"Was—was that what you came for, ma'am?" he asked, weakly trying to follow the order to "pump 'em." Rosalie sat up and smiled her dimpled smile.

"It ain't the spirits that's talking to you now," said she; "it's just me, Rosalie Le Grange, trance, test, clairvoyant and second-sight medium. Let me tell you that I know why the influences brought me here to-day. Such proceedings as you revealed of them Haywoods is a blight on the profession, and such things as this murder hurts the cause terrible. Why don't you let the spirits clear it up?" She leaned forward and flashed her hazel eyes on his face. "Don't you suppose if Laughing Eyes can get you your own dear ones, she can get in touch with the victim of this horrible tragedy?"

"How can you prove it if your control does clear up this thing?" he asked. "Spirits can't testify."

Rosalie bent on him another smile.

"If you know how it happened," she said, "ain't it easy to find ways of proving it? How'd you like to know who's dead? You ain't found that yet, from what I see in the papers—ugh!" Rosalie gave another convulsive start, and her eyelids drooped. "Wanatakanayeeup!" she said, in a guttural tone. Then, in a childish voice:

"O-oo-oo! Good-morning! I'se Laughing Eyes! I see a spirit's breast all bloogy! Oo-oo—bad man kill him——"

"What's his name?" said McGee, suddenly throwing caution to the winds.

"C—C—John C—oo-ooh. I don't spell much! You let my medie help—she find bad man! Good-by!" The passing of Laughing Eyes from her body manifested itself in Madame Le Grange by another set of jerky movements, and her eyes opened slowly.

(TO BE CONCLUDED)

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THE AGE OF WATER

(Concluded from Page 11)

million dollars spent by the Government in the work will be repaid in small installments by the farmers who draw water from its supplies.

There are ten States and Territories which come within the provisions of the Reclamation Act, and in each of them the National Government has at least one project actually under way. An important provision of the act is that no individual or corporation may purchase water for more than one hundred and sixty acres of land—thus insuring the establishment of a large number of comparatively small farms.

Under the Cary Act many private corporations are also working out great irrigation and power projects. The actual work of building dams, reservoirs and main canals is done under the supervision of Government engineers. When they are completed the National Government gives the title to all the public lands which will be benefited by the project to the State in which they are located. The State then sells these lands to actual settlers at an average rate of fifty cents an acre. In addition, the purchaser agrees to pay something like thirty-five dollars an acre in small installments for perpetual water rights.

Last October a tract of one hundred thousand acres in the Snake River country of Idaho was thrown open to settlers under these terms. The land lies on the long, high and perfectly flat benches of desert land which border the bed of the grim river. On it grows no living thing but sage-brush. No picture more desolate and forbidding could be imagined. Yet when the drawing for first choice of land was held it was found that applications for more than twice the total amount of available land were in hand. Literally hundreds of prospective settlers were necessarily disappointed. The reason for this great demand lies in plain sight on the other side of the river, where irrigated land has been cultivated for some years and apple orchards are yielding a net annual profit of two hundred dollars an acre. The ancient miracle of the living water which makes the desert to blossom as the rose is the daily commonplace of life all over the arid and semi-arid West.

Quite as important as irrigation—though not yet undertaken as a national project—is drainage. Draw a line from North Dakota south to the Gulf Coast of Texas, and in the States to the east of it lie enough lands which are so swampy as to be useless to cover New England, with New York and half of New Jersey in addition. The experts of the Federal Government estimate the present value of this swamp land at six dollars an acre. To drain the swamps and permanently provide for the control of the water would cost on an average fifteen dollars an acre. And the value of the land so reclaimed from the swamps is fixed at at least sixty dollars an acre. As there are seventy-seven million acres of swamp land in the Eastern States, it will be easy for people with a taste for mathematics to figure out that, with an expenditure of a trifle over ten hundred million dollars, this drainage project offers an opportunity to add practically three billions to the national wealth—and that without making any allowance for the by-production of power.

The largest drainage work now under way in the United States is that undertaken by the State of Florida. There by the building of a series of canals it is proposed to carry off the water which now covers the Everglades, and thus add six million acres of rich bottom lands to the productive area of the commonwealth.

Permanent drainage projects are also of vital interest to many towns and cities which, while not located in swampy regions, are subject to invasion from periodical floods. Paterson, New Jersey, for instance, was visited by a flood in October, 1903, which destroyed property to the value of seven million dollars. The year before the flooding waters of the Passaic did damage to the extent of four millions. Any year the work of ruin may be repeated. Yet by building a great reservoir at a cost of three and one-half million dollars all danger of future floods may be removed.

Intimately connected with the control and distribution of the water supply is the great question of intercoastal and inland waterways and canals. Their importance as furnishing the cheapest method of transporting heavy and bulky products and, at the same time, preventing the unreasonable raising of railroad rates, is universally recognized. The United States is in the midst of an era of canal building. Panama is being pierced; the State of New York is spending millions on its old and new canals; a ditch is being cut across Cape Cod which will connect Massachusetts Bay with Long Island Sound and bring Boston two hundred miles nearer New York; work is under way which will save coastwise vessels the dangerous passage outside Cape Hatteras, taking them by way of Pamlico Sound inland to Chesapeake Bay; a similar project is planned behind the long line of keys and islands which lie like a narrow fringe along the Texan littoral; and there is much in the public mind the daring project—first suggested by Father Marquette two hundred and fifty years ago—to make Chicago an ocean port by building a ship canal across Illinois to the Mississippi and thence down the great river to the Gulf.

THE MAN IN THE CAGE

(Concluded from Page 7)

his face. He had been dismissed as unimportant and his brief testimony had left no impression. But I did owe a most sweeping mental apology to the person whom I had all this time suspected. Fortunately, I had never breathed a word of my suspicions to any one.

The paying teller in his wire cage, coming in contact, as he daily does, with such a diversity of people, makes many acquaintances that are often of value to him later in life. He must be polite, tactful, obliging, but firm. It lies easily within his power to offend—or to lose a valued client for the bank or to win one with equal ease. Often he makes lasting friendships.

Once I read a story in a magazine; it was so strongly and beautifully written, the theme was so unusual and striking, and the style so captivating and brilliant, that it charmed me wholly and compelled my warmest admiration and esteem. I hoped that I might some time have an opportunity to convey to the author some expression of my appreciation of his work.

Imagine my delight, then, when one day a gentleman of charming personality presented a certificate of deposit at my window indorsed with the author's name.

"Pardon me," I said, "but did you write the —— ——?" "I plead guilty," he modestly replied. "Then I want to thank you, sir, for a very great pleasure you have given me."

And thus began a friendship with an author who has since become one of our country's most widely-read writers, whose fame has been shuttlecocked by the press from coast to coast; a friendship that has been unbroken through the years that have since elapsed.

But ah! the other side. The darker other side! The paying tellers in the wire cage who have gone wrong and have been taken to another cage of a different kind more strongly built! How wholly pitiful it is! And what subtle circumstance of Fate surrounded the first fatal error that marked the turning point: the error that he sought to "cover up" or "make good" and which grew to sickening proportions!

I am strongly and firmly of the opinion that not one of that honored fraternity in whose keeping lies such great responsibility deliberately or maliciously *begins* to steal! Only the other day two of us, who have happily graduated from the cares of the paying teller's wire cage into other more lucrative though, perhaps, no less strenuous lines of business, met. The morning papers had headlined the startling and shocking announcement that one of our old-time comrades was found to be fifty thousand dollars short.

Instinctively we rushed together, reached and grasped each other's hands. "Ah, aren't *you* glad you got out of it with a clean record and—and—before anything happened!"

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WILLIAM SMITH.

William Smith has sold THE POST for more than seven years. Beginning with ten free copies, he steadily increased his business until he was made the sole representative of THE POST in his city. Then a local newspaper also put him in charge of its city distribution. In this field he made another success. Altogether, he is now making about $7,000 a year.

WALLACE A. GREENBAUM.

Wallace A. Greenbaum started to sell THE POST at about the same time that William Smith did. To-day he is the sole distributing agent of the magazine in his city and probably makes about as much as William Smith does.

LOUIS KRIGER.

Louis Kriger had considerable hesitancy about writing the publishers for his first ten copies—he disliked the idea of "working among strangers." During the past month he has opened up an office in one of the largest cities in the country for the distribution of THE POST, as well as for daily newspapers. He has a large corps of workers under him and owns a number of delivery wagons. It is probable that within the next year he will have one of the most successful businesses of the kind in the country.

Harry A. Schafer drew his first order of THE POST about five years ago. He gradually got together a working force of boys and was made the sole agent in his city. Steadily he extended his field of work and now, in addition to controlling the local sale of THE POST, he is the sole local distributing agent of all the New York daily papers save one.

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Hermann Aaronofsky, by his splendid work, secured the sole agency for THE POST in his city. Besides selling several thousand copies of the magazine each week, he has the distributing agency for four metropolitan dailies and is said to be making more than $5,000 a year.

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Clyde A. Bell lives in a far Western city. Starting with ten copies, he won the first prize offered that month to beginners. This was followed by several other prizes. Then he won a trip to the St. Louis World's Fair. When he got back he asked for the exclusive agency for THE POST in his city and we gave it to him. To-day he has an income which would be the envy of most business men.

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Boy Division—Circulation Bureau

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